

NEWS ANALYSIS

## Buyer Beware: How NOT To Be Gullible And Victims Of Predators And Fraudsters

Wajahat Qazi

Generally and broad terms, a fundamental paradox defines Kashmiris: we are both a cynical and a gullible people. Plus we think of ourselves as very clever. Re the former we distrust each other, impute motives (where, at times, none exist) and put our own interpretation on people and events, no matter how far that may be from the truth. In terms of the latter, we are too trusting. These extremes

of our collective character traits mesh with our self perception of being a clever people. All these attributes of our collective and individual selves have come together in a scam that has

apparently defrauded people here to the tune of a whopping 59 crores! The Modus Operandi of the company that

has, according to media reports defrauded hundreds of people has been to catalyze trust and publicity through a social media influencer (a local), use Kashmiri front men(women) as the face of the company, pay some down payment against monies invested, induce people to

invest larger sums and then disappear. When push comes to shove, - that is when irate investors demand explanations, it is the local front staff of the firm that gets to cop the flak. As it is, these front persons have also been duped. This, in general terms, is the typical modus operandi of a

'fly by night operator'. It neither requires criminal genius nor high intelligence to commit a crime of this nature. It is a simple financial crime. But this does not detract from the fact that a crime has been committed and peoples' hard earned money stolen. Sadly, it appears that the money is as good as gone.

There are reasons beyond stated in the essay about why this has happened: primarily, it stems from very high price of land in Kashmir - a once preferred | More on P6

MULTI-CRORE ONLINE FRAUD  
**Police Seeks Victims' Help To Solve Case**

The Jammu and Kashmir Police's cyber wing on Thursday asked the victims of a Rs 59-crore online financial fraud to share information to aid the investigation into the case. Several people, including social media influencers, have been questioned in the case, officials said and added that multiple locations in the Kashmir Valley were raided on Tuesday and Wednesday as part of the probe and electronic gadgets and documents seized. "If you've been affected by the recent online financial scam or have info related to it, your

## Mercury Dips Further As Chilla-i-Kalan' Begins

Press Trust Of India

Srinagar: Kashmir's harshest winter period, Chilla-i-Kalan, began on Thursday with the mercury dropping several notches below the freezing point at many places, officials said.

Srinagar city recorded a low of minus 4.3 degrees Celsius on Tuesday night, down from the previous night's minus 3.7 degrees Celsius, they said.

Pahalgam in south Kashmir's Anantnag district recorded a minimum temperature of minus 5.8 degrees Celsius, they said.

The famous ski resort of Gulmarg in Baramulla district recorded a low of minus 3.0 degrees Celsius, the officials said.

Qazigund recorded a low of minus 4.0 degrees Celsius, Kokernag town saw the mercury settle at minus 3.0 degrees Celsius and Kupwara recorded a low of minus 4.0 degrees Celsius.

The weatherman has forecast generally dry weather over the next few days in Kashmir.

The drop in temperature has resulted in the freezing of many slow-moving water bodies. It has also resulted in the freezing of water supply pipes in some areas.

The intense cold wave has forced people in the city to put on extra layers of clothes to stay warm.

With electricity supply erratic in many areas of Kashmir, people have resorted to the use of Kangri, an earthen firepot, to beat the chill.

The drop in temperature has resulted in an increase in respiratory problems among children and elderly.

'Chilla-i-Kalan' is the 40-day harshest winter period when a cold wave grips the region and the temperature drops considerably leading to the freezing of water bodies, including the famous Dal Lake here, as well as the water supply lines in several parts of the valley.

The chances of snowfall are the most frequent and maximum during this period and most areas, especially in the higher reaches, receive heavy snowfall. | More on P6

## 4 Soldiers Killed In Poonch Terror Attack

3 More Injured After Terrorists Ambush Army Vehicles In Surankote



Press Trust Of India

Jammu: Four soldiers were killed and three injured when heavily armed terrorists ambushed two Army vehicles in Poonch district of Jammu and Kashmir on Thursday, officials said.

The vehicles, carrying the personnel to the site of a cordon-and-search operation, came under attack at a blind curve at Dhatyar Morh between Dhera Ki Gali and Buzliar under the jurisdiction of Surankote police station around 3.45 pm, according to officials.

Jammu-based defence PRO Lt Col Suneel Bartwal said a joint search operation was launched in the general area of Dhera Ki Gali in the Thanamandi-Surankote region of Poonch district Wednesday night based on "hard intelligence" about the presence of terrorists and an encounter ensued there.

As additional forces were

moving to the site, the terrorists fired upon the Army vehicles -- a truck and a Gypsy.

The troops swiftly responded to the attack, the defence spokesperson said.

In the ongoing operation, four soldiers were killed and three injured, the officials said.

The operation is in progress and further details are being ascertained, they added.

Disturbing images and videos emerging from the site showed blood on the street, broken helmets of soldiers and shattered windscreens of the two Army vehicles.

The officials have not ruled out the possibility of the soldiers engaging in hand-to-hand combat with terrorists during the intense confrontation.

The officials said there was a possibility that terrorists had walked away with arms of the targeted soldiers. As the operation continues, | More on P6

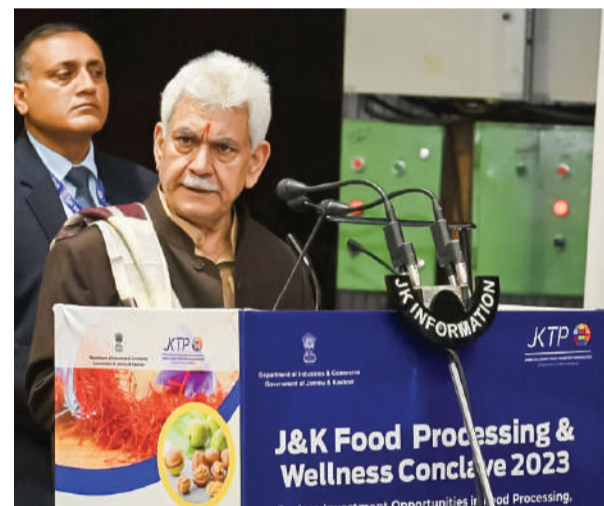
## J&K Poised To Emerge As India's Major Tourist Destination: LG

Invites Industry Leaders To Invest And Contribute To J&K's Developmental Journey

Observer News Service

Jammu: Asserting that Jammu and Kashmir is on a mission to accelerate all-round development, the Lieutenant Governor Manoj Sinha said on Thursday that the captivating meadows, verdant land, serene lakes, green mountains, the clean environment and eternal scenery of the Union Territory offers incredible destinations for all kinds of travelers and attractive opportunity for investors.

"In J&K, red tape has been replaced with red carpet for industries. We are offering opportunities in various fields of food processing, vegetables, bakery production and nutraceuticals. GI



certification will help investors to create global brands and create international standards of food safety and quality," the LG said. He was addressing a gathering after inaugurating Jammu Kashmir

## 'Enthusiasm For VBSY A Symbol Of Aspirational J&K'

Lieutenant Governor Manoj Sinha said on Thursday that in the last four years his administration made collective efforts for better education facilities, better health facilities, cleanliness in villages, and better road and communication connectivity in rural areas to realize economic development and bridge the rural-urban gap. Sinha made these remarks while addressing a public gathering at the Viksit Bharat Sankalp Yatra at Mahal Shah Panchayat, here on Thursday. He also laid the foundation stone | More on P6

**6 TOURISM SECTOR HAS BEEN PROVIDED INDUSTRY status to eliminate investment barriers, ensure incentives and facilitate allied business activities. I am confident Jammu Kashmir is poised to emerge as India's major tourist destination."**

## Road Accidents In J&K Killed 4000 People In 5 Yrs

Auqib Javeed

Srinagar: In a concerning trend, highlighted by the latest report from the Ministry of Road Transport and Highways (MoRTH), road accidents in Jammu and Kashmir have resulted in the tragic loss of more than 4,000 lives between 2018 and 2022.

The data reveals a staggering total of 28,178 accidents that have resulted in 4,278 deaths in the past five years. Notably, J&K currently accounts for 3 percent of the total road accidents in India.

A closer look at the report reveals an alarming toll on

the Jammu and Kashmir national highway alone. More than 1,000 people have lost their lives in 7,870 accidents on the national highway over the course of five years.

In 2022, J&K recorded the highest number of accidents among the Union Territories, totaling 6,092 incidents, followed by Delhi with 5,652 accidents and Puducherry with 1,181 accidents. Out of the total fatalities in 2022, 384 deaths occurred on the J&K national highway. The area-wise breakdown of these fatalities reveal that in rural areas, there were 259 deaths. Additionally, the report | More on P6



## PM's Life-Size Cut-Out Adorned With 'Pheran' In Srinagar

Press Trust Of India

Srinagar: A life-size cut-out of Prime Minister Narendra Modi on display in Srinagar's Lal Chowk was adorned on Thursday with a 'pheran' -- a Kashmiri traditional cloak on

International Pheran Day. Scores of youths organised a fashion show near the Clock Tower at the Lal Chowk city centre here to celebrate the day, displaying various forms and colours of the traditional cloak worn by the people of the

valley wear during winters. A local poet from Budgam district in central Kashmir, Jamal Ali Karbalai, alias Jamal Budgami, alias Jamal Kashmiri, put a beige pheran on the life-size cut-out of the Prime Minister | More on P6

## J&K Bank Bags Development Leadership Award - 2023

It Is A Testament As Well As A Tribute To The Dedication Of Our Staff On Ground: Baldev Prakash

Observer News Service

Srinagar: In a major recognition for its leading role in the development of agricultural economy and its allied infrastructure in Jammu & Kashmir, J&K Bank has been bestowed with Development Leadership Award 2023.

The Bank's MD & CEO Baldev Prakash received the award on Thursday at the hands of Union Minister for Agriculture

& Farmers' Welfare, Arjun Munda - who was also the Chief Guest - in presence of Minister of Animal Husbandry (Uttarakhand) Saurabh Bahugana, EX-CJI and former Governor of Kerala Justice P Sathasivam, Ex-Agriculture Minister (Haryana) O P Dhankar and Chairman (ICFA) Dr M J Khan on the second day of 14th Agriculture Leadership Conclave 2023 organized by Agriculture Today Group in New Delhi. Zonal Head (Delhi) Rakesh Magotra also accompanied the MD & CEO at the award function.

Notably, the citation read on the occasion recognized the Bank's leading role in farmer empowerment besides development | More on P6



### SHORT TAKES

#### LG Attends Christmas Event

Lieutenant Governor Manoj Sinha attended a Christmas event organised by 'All J&K Christian Sabha' at Abhinav Theatre, here on Thursday. The LG extended his hearty greetings to the people for the upcoming auspicious festival of Christmas and urged them to follow the ideals of Jesus Christ, while celebrating the joyous occasion on 25th December, an official spokesperson said. | More on P6

#### Mortar Shell, Grenades Recovered In Rajouri

An old mortar shell and two grenades were recovered on Thursday during the construction work for a highway in Jammu and Kashmir's border district of Rajouri, official sources said. A construction company found an old rusted mortar shell and two grenades during excavation work for the highway in Chingus, they said. On being informed, the police | More on P6

#### Absconding Militant Held After 18 Yrs

Police on Thursday arrested a surrendered militant, who was absconding for 18 years, in Jammu and Kashmir's Kishtwar district, officials said. A surrendered militant named Parvaiz Ahmed alais Haris was arrested during a raid in Kishtwar, they said. He was absconding in a case of murder and attempt to murder besides the Arms Act registered against | More on P6

#### Winter Break Announced For Degree Colleges

The Union Territory administration on Thursday announced winter vacations for all Degree Colleges of Kashmir and Jammu divisions in a phased manner. In an official communique from the Principal Secretary to the Government, Alok Kumar, all the government degree colleges of Jammu and Kashmir shall observe winter vacations in a phased manner. | More on P6

#### Jan 15 Last Date For Submitting Hajj Forms

All intending pilgrims are being informed through that the last date for submission of online Haj Application Forms for Haj - 2024 has been extended upto 15th January, 2024. Consequently, applicants possessing machine readable valid Indian International Passports issued on or before 15th January, 2024 and valid at least up to 31st January, 2025 are | More on P6

#### Rajya Sabha Adjourned Sine Die

The Rajya Sabha was adjourned sine die on Thursday, a day ahead of the scheduled end of Parliament's Winter session. The Upper House of Parliament was adjourned sine die (indefinitely) after it passed three bills that seek to replace the colonial-era criminal laws -- the Indian Penal Code (IPC), Code of Criminal Procedure | More on P6

**GOVERNMENT OF JAMMU & KASHMIR**  
**Office Of The Executive Engineer (KPDCL)**  
**SUB TRANSMISSION DIVISION 1ST BEMINA, SRINAGAR, 190018**  
 Email: XENSTDI@gmail.com

**EXTENSION NOTICE No. II**

Due to poor response, the last date of sale/download, receipt/submission and the bid-opening of below mentioned e-NITs extended as under:-

S.No	NIT No.	Tender ID	Description	Last date of sale/Down load & receipt/submission of e-Bid document (Extended)	Techno-Commercial Bid-Opening Date (Extended)
1	e-NIT No. STD-I/19 of 2023-24 dated 16.11.2023	2023_PDD_237187.1	ITC of 10 MVA Power Transformer and SITC of 33 kV Electrical Equipment viz 11kV panels, 11kV outgoing pole structure, auxiliary transformer and other allied works for construction of 33/11kV, 10 MVA Receiving Station for e-Charging Station	27/12/2023 (3:00 PM)	29/12/2023 (02:00 PM)

The complete NIT/Tender Documents/BOQ can be downloaded from the website www.jktenders.gov.in. All other terms and conditions as stipulated in the original NIT shall remain same.

Sd/- Executive Engineer (KPDCL) Sub Transmission Division 1st Bemina, Srinagar  
 DIPP-NB-4906/23 dated: 21-12-2023

**Office Of The Executive Engineer**  
**Sub Transmission Division-II, Rajbagh, Srinagar**

**Tender Notice**  
**eNIT No STD-II / 48 of 2023-24 Dated 20-12-2023**

For and on behalf of the Lt. Governor of Jammu and Kashmir Union Territory, e-Tenders (In Two Cover System) are hereby invited from A-class Electrical contractors / registered firms enlisted with CPWD/MES/Railways/DGS&D and Inspection Agency for "Creation of dedicated 01 MVA, 33/0.433 KV Sub Station along with Construction of 33kV Tap line to PHC Chanapora"

SNO	Description of Work	Earnest Money (In Rs.)	Estimated Cost(In Rs)	Last date of submission of e-bid
01	Creation of dedicated 01 MVA, 33/0.433 KV Sub Station along with Construction of 33kV Tap line to PHC Chanapora	Rs 89040.00	Rs 44.52Lacs/-	12-01-2024; 2:30pm

1. Bidders are advised to study the Bidding Document carefully. Submission of e-Bid against this SBD shall be deemed to have been done after careful study and examination of the procedures, terms and conditions of the Standard Bidding Document with full understanding of its implications by the bidder.

2. The tender document is available on website http://jktenders.gov.in. Interested bidders may view or download the e-Bid document, seek clarification and submit their e-Bid on line up to date as per the details mentioned in the table below:

A	Date & Time of downloading of Standard Bidding Document	The standard Bidding Document can be downloaded over http://jktenders.gov.in from 22-12-2023; 5:00pm
B	Sale of Bid Document (Start)	22-12-2023; 5:00pm
C	Sale of Bid Document (End)	12-01-2024; 2:30pm
D	e-Bid submission (start) date and time (submission of e-tender fee, EMD and other supporting documents in PDF/XLS format)	28-12-2023; 5:00pm
E	e-Bid submission (End) date and time (submission of e-tender fee, EMD and other supporting documents in PDF/XLS format)	12-01-2024; 2:30pm
F	Online commercial and technical e-bid opening date and time	15-01-2024; 2:30pm
G	Online financial e-bid opening date & time (only of the technically qualified bidders)	Will be communicated to the technically qualified bidders
H	Venue of opening of technical & financial e-bids	The office of Executive Engineer, STD-II, Rajbagh, Srinagar
I	Cost of e-bid document	Rs2230.00 (Rupees Two Thousand Two Hundred Thirty Only)
J	Amount of Earnest Money Deposit	Rs 89040.00 (Rupees Forty Three Thousand One Hundred Only)

3. The bidders need to submit the proof/Cost of e-Bid document as stated above through e-Challan/Treasury Receipt pledged to Executive Engineer, STD-II, Rajbagh, Srinagar to be credited to M.H-0801-Power payable at Srinagar. The scanned copy of the e-Challan/Treasury Receipt must be enclosed along with the e-Bids. No demand Draft shall be accepted.

a. All the e-Bids must be accompanied by EMD in the form of CDR/FDR from a Nationalized Bank only pledged to the Executive Engineer, STD-II, Rajbagh, Srinagar

b. Hard Copy of e-bid (complete) shall have to be submitted to the office of the Executive Engineer, STD-II, Rajbagh, Srinagar only from the bidder who is declared LI after opening of financial bids.

c. The date and time of opening of financial bids shall be notified on web site http://jktenders.gov.in. This is conveyed to the qualified bidders automatically through an e-mail message on their e-mail address. The financial bids shall be opened accordingly online on the same web site at the office of the Executive Engineer, STD-II, Rajbagh, Srinagar.

5. The e-Bids will be electronically opened in the presence of bidder's representatives, who choose to attend at the identified venue on indicated date and time mentioned or any subsequent day to the convenience of the Tender Opening Committee. An authority letter of bidder representative will be required to be produced.

6. The Department reserves the right to cancel any or all the e-Bids/ the e-Bid process without assigning any reason therefor. The decision of department will be final and binding.

7. In the event of date specified for e-Bids opening being a holiday/closed day for department's office then the due date for opening of e-Bids shall be the following working day at the same time and place.

8. All the required documents excluding Price Schedule/BOQ should be uploaded by the e-Bidder electronically in the PDF format, whereas Price Schedule/BOQ should be up loaded electronically in the same BOQ sheet provided with the SBD.

9. To participate in e-bidding process, bidders have to get "Digital Signature Certificate (DSC)" class III (b) as per Information Technology Act-2000, to participate in online bidding. Hard Copy of e-bid (complete) shall have to be submitted to the office of the Executive Engineer, STD-II, Rajbagh, Srinagar only from the bidder who is declared LI after opening of financial bids. The name of the bidder and e-NIT no. shall be clearly written on the cover.

10. Any other information regarding e-tendering process can be had from the office of the Executive Engineer, STD-II, Rajbagh, Srinagar.

SD/- Executive Engineer, Sub Transmission Division-II, Rajbagh, Srinagar.  
 DIPP-NB-4903/23  
 DATED: 21-12-2023

No.:STD-II/3434-36/Ts

از عدالت ایڈیشنل ڈسٹرکٹ جج (بنک مقدمات) سرینگر  
 با اجلاس: اروند شرما  
**J&K Bank B/U New Secretariat Road Srinagar**  
**بنام**  
**M/S Shah Electronic**  
 رجسٹرڈ ویسولیا بی رقم مبلغ = /Rs: 6,01,35380.00  
**اشتہار بمراد آگاہی بنام**  
 Wahid Amin Khan S/O Mohammad Amin Khan  
 R/O 107 Qutabdin Pora Aalie Kadal Sgr  
 مقدمہ مندرجہ عنوان: صدر میں مدعا علیہ مدعا علیہ کی تیسری کی گئی ہے کہ آپ کے خلاف مقدمہ بعنوان بالا اجراء بغرض ویسولی رقم مبلغ =/Rs 6,01,35380.00 زیر سماع عدالت ہوا ہے۔  
 لہذا آپ کو بذریعہ اشتہار مطلع کیا جاتا ہے کہ آپ بغرض بیرونی اجراء ہذا بعنوان بالا مورخہ 22-12-2023 اصالتاً یا وکالتاً بروقت چھری حاضر آکر مقدمہ ہذا کی بیرونی کریں۔ بصورت عدم حاضری حسب ضابطہ کارروائی عمل لائی جائے گی۔ پٹری ایڈیشنل ڈسٹرکٹ جج (بنک مقدمات) سرینگر nj

از عدالت ایڈیشنل ڈسٹرکٹ جج (بنک مقدمات) سرینگر  
 با اجلاس: اروند شرما  
**J&K Bank B/U New Secretariat Road Srinagar**  
**بنام**  
**Shahed Ahmad Shah**  
 رجسٹرڈ ویسولیا بی رقم مبلغ = /Rs: 6,67,418  
**اشتہار بمراد آگاہی بنام**  
 Mohammad Sultan Teli S/O Abdul Khaliq Teli  
 R/O Syed Mohalla Zeyaral Batmalo Sgr  
 مقدمہ مندرجہ عنوان: صدر میں مدعا علیہ مدعا علیہ کی تیسری کی گئی ہے کہ آپ کے خلاف مقدمہ بعنوان بالا اجراء بغرض ویسولی رقم مبلغ =/Rs 6,67,418 زیر سماع عدالت ہوا ہے۔  
 لہذا آپ کو بذریعہ اشتہار مطلع کیا جاتا ہے کہ آپ بغرض بیرونی اجراء ہذا بعنوان بالا مورخہ 22-12-2023 اصالتاً یا وکالتاً بروقت چھری حاضر آکر مقدمہ ہذا کی بیرونی کریں۔ بصورت عدم حاضری حسب ضابطہ کارروائی عمل لائی جائے گی۔ پٹری ایڈیشنل ڈسٹرکٹ جج (بنک مقدمات) سرینگر nj

از عدالت ایڈیشنل ڈسٹرکٹ جج (بنک مقدمات) سرینگر  
 با اجلاس: اروند شرما  
**J&K Bank B/U Khanyar Sgr**  
**بنام**  
**Noor Mohammad Bhat**  
 رجسٹرڈ ویسولیا بی رقم مبلغ = /Rs: 70707  
**اشتہار بمراد آگاہی بنام**  
 Noor Mohammad Bhat S/o Ghulam Mohammad Bhat  
 R/o Khanyar Srinagar  
 مقدمہ مندرجہ عنوان: صدر میں مدعا علیہ مدعا علیہ کی تیسری کی گئی ہے کہ آپ کے خلاف مقدمہ بعنوان بالا اجراء بغرض ویسولی رقم مبلغ =/Rs 70707 زیر سماع عدالت ہوا ہے۔  
 لہذا آپ کو بذریعہ اشتہار مطلع کیا جاتا ہے کہ آپ بغرض بیرونی اجراء ہذا بعنوان بالا مورخہ 22-12-2023 اصالتاً یا وکالتاً بروقت چھری حاضر آکر مقدمہ ہذا کی بیرونی کریں۔ بصورت عدم حاضری حسب ضابطہ کارروائی عمل لائی جائے گی۔ پٹری ایڈیشنل ڈسٹرکٹ جج (بنک مقدمات) سرینگر nj

**From the principal District Judge, Srinagar**  
 Present: Mr. Jawad Ahmad

Shujaira Gani D/o Abdul Gani Dar & Kulsuma Bano  
 R/o Largo Rahmama Tehsil D.H. Pora & District Kulgam Kashmir V/S

1. Abdul Gani Dar S/o Late Ghulam Mohammad Dar  
 2. Shumail Gani S/o Abdul Gani Dar & Kulsuma Bano both residents of Largo Rahmama Tehsil D.H. Pora District Kulgam

In the matter of Application for issuance of Succession certificate in favour of the petitioner(s)

**Notice to public at Large**  
 Where the petitioner(s) Filed Above Titled Petition Before This Court Of Issuance Of Succession certificate in favour of Petitioner(s) in respect of Rs 5,16,880 as debits and securities in name of Deceased Namely: Late Kulsuma Bano W/o Abdul Gani Dar R/o Largo Rahmama Tehsil D.H. Pora Kulgam who died on 28-07-2023. The petition is pending disposal before this court and the next date of hearing is fixed on 22-01-2024. Public Notice is hereby issued, informing all and sundry through the drom of this proclamation that at any anyone has any objection for issuance of succession certificate, he/she / they shall appear before this court either personally or through counsel or any authorized agent and file objections on or before 22-01-2024. Failing which the petition will be taken up and appropriate orders will be passed in the same. In case, the date fixed is declared as holiday the matter shall be taken on the next working day. Given under my hand and seal of this court on

Jawad Ahmad  
 Principal District Judge, Srinagar

**PUBLIC NOTICE**

My name has been wrongly written in my JK Bank Account details as Qayoom Ahmad Bhat while my correct name as per Aadhaar and pan card is Abdul Qayoom Bhat which needs to be corrected. If anybody having any objection in this regard he/she may file his/her objection in the Branch Manager JK Bank Court Magam within a period of seven days from the date of publication of this notice. After that no objection shall be entertained.

**Abdul Qayoom Bhat**  
**S/o Sonaulah Bhat**  
**R/o Paripora Magam District Budgam** bmg

**PUBLIC NOTICE**

I Shabir ahmad matt S/o mohammad ismail matt R/o bilal colony qamarwari under takes that i am the registered owner of three wheeler mahindra auto bearing registration no:- jk01AL 6316 colour warm red model 2020 and I dont have sold the above mentioned vehicle to any person neither i have agreement to anyone with regarding to above mentioned vehicle thus if anybody is having any objection whosoever shall come forward within period of 7 days after that no claim shall be enteraited.

nj

**The Jammu and Kashmir State Board Of School Education**  
 New Campus Bemina Srinagar  
**Notice for General Public**

The applicant/ candidate whose photograph is published in this notice and claiming to have lost her qualification certificate/s issued under as per below mentioned details:-  
**Roll No: 6105277**  
**Class 10th**  
**Year & Session Annual Regular 2018**  
**Registration: N17381370016**  
**Name : Kamran Maqbool**  
**Father's Name: Mohammad Maqbool Lohar**  
**Mother's Name : Gulshana**  
**Date of Birth:- 14-05-2004**  
**Residenc:- Goosu Pulwama**

According the candidate concerned has approach to this office for issuance of Duplicate Qualification /Marks Certificate/s, so before the same is processed and provided to the candidate, under rules, anybody having any objection in this regard, shall bring into the notice of Assistant Secretary of Certificate as well as Assistant Secretary Examination Unit I & III KD within the period of 10 & 7 days respectively, from the date of publication of this notice. (Besides the above referred "Qualification / Marks Certificate/s" bearing No: 16ARKAM-1030872 be treated as "CANCELLED")  
 No: F(Cer is-I-DQC)B/KD/23  
 Dated  
**FKO** Assistant Secretary Certificates, KD.

**PUBLIC NOTICE**

I, Munira Akhter D/o Late Ghulam Ahmad Chapoo R/o Dooru Distt Anantnag, Kmr, I have Purchased Flat No.04,Block-G, 1st floor Baghi Mehtab Housing Colony Srinagar from Dr. Shabir Ahmad Wani S/o Kh. Abdul Rahman Wani R/o Gopalpora Tehsil Chadoora Distt Budgam. I have applied for transfer of leasehold rights of above said Flat in my favour. Objection, if any, may be conveyed to the Managing Director, J&K Housing Board, Green Belt Park, Gandhi nagar, Jammu within a period of 15 days from the date of publication of this Notice. However, no objection will be entertained after the expiry of the above said period.

**Name: Munira Akhter**  
**D/o Lt. Ghulam Ahmad Chapoo**  
**R/o Dooru Distt Anantnag** nj

**PUBLIC NOTICE**

I Rafiq Bagam wife of JC-594676F Sub Nazir Ahmad Lone presently residing at Vill Chorwan, PO Chorwan Teh Gurez Distt. Baramulla have changed my name from Rafiq Bagam to Rafiq Begum and changed my DOB from 01-11-1981 to 01-01-1982 vide affidavit no 91AB 525522 dated 21/12/2023 before court Alipurduar (WB)

nj

**The Jammu and Kashmir State Board Of School Education**  
 New Campus Bemina Srinagar  
**Notice for General Public**

The applicant/ candidate whose photograph is published in this notice and claiming to have lost her qualification certificate/s issued under as per below mentioned details:-  
**Roll No: 6120302**  
**Class 10th**  
**Year & Session Annual Regular 2016**  
**Registration: N15381600001**  
**Name : Subya Farooq**  
**Father's Name: Farooq Ahmad Dar**  
**Mother's Name : Gulshan Bano**  
**Date of Birth:- 06-03-2001**  
**Residenc:- Kululo Puchal Pulwama**

According the candidate concerned has approach to this office for issuance of Duplicate Qualification /Marks Certificate/s, so before the same is processed and provided to the candidate, under rules, anybody having any objection in this regard, shall bring into the notice of Assistant Secretary of Certificate as well as Assistant Secretary Examination Unit I & III KD within the period of 10 & 7 days respectively, from the date of publication of this notice. (Besides the above referred "Qualification / Marks Certificate/s" bearing No: 16ARKAM-1030872 be treated as "CANCELLED")  
 No: F(Cer is-I-DQC)B/KD/23  
 Dated  
**FKO** Assistant Secretary Certificates, KD.

**PUBLIC NOTICE**

I, JC-594676F Sub Nazir Ahmad Lone presently residing at Vill Chorwan PO Chorwan teh Gurez Distt. Baramulla have changed the name of my minor daughter from Sumana Nazir to Sumeena Nazir and changed the dob of my minor daughter from 24-3-2009 to 25-03-2011 vide affidavit no 88AB008849 Dated 11 August 2023 before Court Alipurduar (WB)

nj

**From The Office of Mr Rayees Maqbool Bhat Advocate J&K High Court**

In the case of:- Dr Ghulam Mohammad S/O Haji Ghulam Haider R/O Nunamachay Kargil A/P Gunzbagh Lalbazar sgr S/A Hakeem Mohalla Baghwanpora Lal Bazar Srinagar

In the matter of :- Caveat Application under section 148 A of CPC.

The caveator apprehends that the any person may file any suit or writ or Application or Appeal at the back of caveators and may manage to get exparte order, therefore the caveators submit that in case of any petition, Appeal, suit, Application or such proceedings are filed before this Hon'ble court by any person against the caveator, The caveator or the Counsel for the caveator may be provided reasonable opportunity of being heard before passing any of the order in said petition, Appeal, suit, Application or any proceedings otherwise the caveator may suffer such an irreparable loss and injury which cannot be compensated later on in any manner and same would be an abuse of process of court.

nj

**PUBLIC NOTICE**

I have lost the number plate of my vehicle Alto K-10 Bearing regd no: JK05E 1976 from Srinagar to Kawarhama Tangmarg. Now I have applied for the duplicate if anybody has any objection in this regard he/she may file his/her objection in the Concerned office within a period of seven days from the date of publication of this notice. After that no objection shall be entertained.

Riyaz Ahmad Ashai  
 S/o Hamidullah Ashai  
 R/o Kawarhama Tangmarg

nj

از دفتر نائب تحصیلدار کریری اکلترہ  
 درخواست منیاب: شاعر محمد عبدالرحمن نازک ڈی پور تحصیل کریری  
 برآمد وصول SC سرفیٹ جتن دتھر نصرت شاعر دپریسید اینٹ  
 اشتہار بمراد آگاہی پر خاص دعوا

معاملہ مندرجہ عنوان: صدر میں درخواست سائل دفتر پڑھیں زیکاروڈی اس سے نسبت پڑواری  
 حلقے سے پورٹ شمول مطلوبہ نفاذات ریکارڈ طلب کے گئے جس سے عیاں ہوتا ہے کہ سائل  
 سائلہ موقع ڈی پورہ میں رہائش پزیر ہے۔ سائل وقتی نجات سے تعلق رکھتا ہے  
 کبھی سالانہ آمدنی 60,000 روپے تک ہے سائل کا تعلق ہڈیل فراد پر مشتمل ہے

1. شاعر محمد شاعر سربرہ عمر 50 سال مزدوری  
 2. سلیڈنگ زبیر شاعر 45 سال گھر بیوکام  
 3. نصرت شاعر پیر 19 سال زیتیم  
 4. عبید اللہ پیر 17 سال -  
 5. امجد علی شاعر 12 سال -

اسکے علاوہ کوئی بھی افراد کہیں بتلایا گیا ہے سرفیٹ زیتیم اجراء کرنے میں اگر کسی  
 شخص یا شخص کو کوئی مذرا اعتراض ہو تو وہ اپنا مذرا اعتراض ساتھ ہم کے اندر پیش کریں۔  
 مباحث کرنے کے بعد کوئی مذرا اعتراض قابل قبول نہیں ہوگا۔

نائب تحصیلدار kre

## Div Com Inaugurates 3-Day 'Jashne Chillai Kalan' Mega Exhibition

Observer News Service

Srinagar: The Divisional Commissioner (Div Com) Kashmir, Vijay Kumar Bidhuri today inaugurated the three-day Jashne Chillai Kalan-2023 cum Mega Exhibition at Kashmir Haat in Srinagar.

Speaking on the occasion, the Div Com said that the festival serves as an excellent opportunity to showcase our diverse handicrafts and the artistry behind them.

The event, organized by the Department of Handicrafts and Handloom Kashmir, aims to promote handicrafts in general, with a special focus on highlighting the skills of Pheran, Kangri, and Namda artisans. The venue is adorned with stalls featuring a diverse array of Pherans, Kangris, and Namdas for the general public to explore.

This festival aligns with the ongoing departmental initiative to support local artisans, incorporating not only exhibitions but also featuring

music and cultural activities.

The Div Com emphasized the pivotal role of such festivals, stating, "Events like these play a crucial role in preserving cultural heritage, fostering community spirit, boosting local economies, and providing a platform for diverse forms of expression and celebration."

Adding to the sentiment, Director Handicrafts and Handloom Kashmir, Mahmood Ahmad Shah remarked on the uniqueness of the departmental initiative, envisioning it as a highlight of the festival. He mentioned, "As we approach the festive season with Christmas and the onset of winters, we conceived this interactive program to enhance the experience of the handicrafts community."

This festival not only celebrates the craftsmanship of the region but also anticipates attracting winter tourists, contributing to the local economy and providing valuable opportunities for local artisans to showcase and sell their products.



A man carrying on his head a willow basket filled with Kashmiri (Tchot) morning medium-sized round bread for clients to purchase amidst early morning chill. KO Photo, Abid Bhat

## Chief Secretary J&K Visits SPS Museum Lalmandi Srinagar

Directs For Recommendations Within 10 Days For Completing Project

Observer News Service

Srinagar: Chief Secretary, Atal Dulloo today made a visit to Shri Pratap Singh (SPS) Museum Lalmandi here.

Divisional Commissioner, Kashmir; Secretary, Tourism & Culture; Deputy Commissioner Srinagar; Engineer in Chief/Secretary Technical, PW (R&B) Department; Director, Archives,

Archaeology & Museums; Director Tourism, Kashmir; Chief Engineer, KP-DCL besides other concerns were present on the occasion.

During this visit the Chief Secretary visited various galleries of the museum and was briefed by the Deputy Director, Archives, Archaeology & Museums, Kashmir about the precious collection displayed/housed in the galleries there.

The Chief Secretary's keen interest in the museum's treasures underscored the importance of preserving and promoting the region's cultural heritage. The artifacts, ranging from ancient manuscripts to traditional crafts, provided a tangible link to Kashmir's storied past. His visit aimed not only to appreciate the artifacts but also to explore avenues for their sustainable conservation.

- TRAFFIC POLICE : 9419993745, 01998-266686
- PCR: 0194-2452092,2455883
- PDD: 0194-2450213
- FIRE AND EMERGENCY SERVICES : 2479488,2452222,2452155
- CAPD: 18001807011
- SMC HEALTH OFFICER: 9469409081
- Ambulance: Kashmir EMS Service: +91 94841 00200

**AIRPORTS**  
SHIEK UL ALAM AIRPORT: 01942303311 ✈

**RAILWAYS**

- SRINAGAR: 0194-2103259
- ANANTNAG: 01932-228243
- BARAMULLA: 0194-102029
- BIJBHERA: 01932-228243
- PAMPORE: 01933-294132
- PATTAN: 01954-293507
- QAZIGUND: 01951-296153

**HIGHWAY STATUS**

- Sgr-Jammu highway - (Open)
- Mughal Road - (Open)
- Srinagar-Leh - (Open)

HIJRI CALENDAR 08 Jumada al-Sani 1445	PRAYERS	
	FAJR	6 : 03
ZUHR	12:28	
ASR	3: 49	
Magrib	5:30	
ISHA	6: 55	

## This Day In History

- 1790 - Supposedly impenetrable Turkish fortress of Izmail stormed and captured by Suvorov and his Russian armies during the Russo-Turkish War (1787-1792).
- 1807 - US Congress passes Embargo Act, prohibiting American ships from trading in all foreign ports, as a result of involvement in hostilities between France and Britain.
- 1810 - British frigate HMS Minotaur sinks killing 480
- 1814 - Samuel Marsden of the Church Missionary Society arrives in the Bay of Islands, Nova Scotia to establish the country's first mission station; Sheep, cattle, horses and poultry are introduced.
- 1849 - The execution of Russian writer Fyodor Dostoevsky is called off at the last second.
- 1851 - The first freight train is operated in Roorkee, India.
- 1882 - 1st string of Christmas tree lights created by Thomas Edison
- 1890 - Cornwallis Valley Railway begins operation between Kingsport and Kentville, Nova Scotia.
- 1915 - Organized baseball & Federal League sign a peace treaty at Cincinnati.
- 1917 - Flanders declares its independence, under Pieter Tack
- 1930 - Convention of Economic Rapprochement/Oslo Agreements signed between some European countries in response to the Great Depression.
- 1939 - 99 die in 2nd wreck at Friedrichshafen Germany
- 1940 - World War II: Himarë is captured by the Greek army.
- 1941 - Japans invasion leader lands on Luzon, Philippines
- 1941 - Tito establishes 1st Proletarian Brigade in Yugoslavia
- 1942 - World War II: Adolf Hitler signs the order to develop the V-2 rocket as a weapon.
- get permission to use synthetic rubber for baseball core.
- 1950 - 2 self-propelled trains of Long Island RR collide, killing 77.
- 1956 - Last British & French troops leave Egypt.
- 1963 - Official 30-day mourning period for President John F. Kennedy ends.
- 1963 - Cruise ship Lakonia burns 180 miles north of Madeira with the loss of 128 lives.
- 1964 - First flight of the SR-71 (Blackbird).
- 1971 - UN General Assembly ratifies former Austrian President Kurt Waldheim as Secretary-General.
- 1971 - USSR performs underground nuclear test.
- 1972 6.25 earthquake strikes Managua Nicaragua, 12,000+ killed

## From KO Archives

## Kangri Claims Its First Victim

Observer News Service

Srinagar-With the new millennium a leap ahead, Kashmiris still have to cling to a kangri, thanks to the 'development' the place has witnessed.

One Mohammad Sultan Lone of Lal Bazar, Srinagar died here last night after his kangri over-turned while he was asleep. Police believes that smoke from the smouldering bedding suffocated the man to death.

Lone, a government employee went to bed taking a kangri to warm up his bedding. He fell asleep and during the night hours the kangri over-turned, setting his bedding on fire. The smoke that accumulated in the room is being cited as the apparent cause of his death, Police Station Soura has started investigations into the matter.

The family members came to know about his death only in the morning hours when they went up to his room to enquire as to why he had not woken up. They found him dead in the burnt out bedding. He had also suffered some burn injuries

(Kashmir Observer, 22 December, 1998)

# NOTICE

I Mukhtar Ahmed Khanyari S/o Ghulam Qadir Khanyari & Aisha R/o Qalamdanpora Nawab Bazar, S.R. Gunj,Srinagar 190002 want to correct my name & my father's name in my passport bearing passport no L5700150 from Mukhtar Ahmad Khanyari To Mukhtar Ahmed Khanyari & S/o Ghualm Qadir to Ghulam Qadir khanyari as per aadhar. Now i want to re-issue my passport for the same. Regard this, if anybody having any objection may file the same to the Passport Office Srinagar within a weeks time after that no objection will be accepted.

### Public Notice

I Abdul Rashid Matt s/o Mohammad Ismail Math R/o qamarwari Srinagar under takes that i am the registered owner of three wheeler Piaggio auto bearing registration no:- JK01S: 6593 model 2014 and I dont have sold the above mentioned vehicle to any person neither i have agreement to anyone with regarding to above mentioned vehicle thus if anybody is having any objection whosoever shall come forward within period of 7 days after that no claim shall be entertained.

Government of Jammu & Kashmir

## Office Of The Deputy Commissioner Kupwara

Subject: Conduct of Magisterial Inquiry under section 176 Cr. PC.

### PUBLIC NOTICE

The undersigned has been nominated as Inquiry Officer vide District Magistrate Kupwara's order No. 113-DCK/Adm of 2023 Dated: 12-12-2023 to conduct Magisterial Inquiry into the incident that led to the killing of one (01) terrorist at jumagund on 29-10-2023.

It is published for the information of the general public, who are having any knowledge of the incident and are desirous to share the same with the undersigned, can attend this office on working days w.e.f of 22 of December 2023 to 28 December of 2023 during office hours to get their statements recorded.

No:-DCK/ARA/2023I 669-71  
DIPK-14107/23  
Dated:-21/12/2023

(Inquiry Officer)  
Mr. Irfan Bahaur (JKAS)  
Assistant Commissioner (Rev) Kupwara

پیام تسلیت تعزیت

"انا لله وانا اليه راجعون"

(خاتونہ سادات الحسینی الجلالی و خاتونہ انصاری کے لئے عظیم صدمہ)

انتہائی روح فرسا و کرب انگیز خبر ہے کہ فخر ملت سر سید کشمیر و نواب کشمیر آقا سید حسین شاہ الحسینی الجلالی (رح) کی پوتی (سیدہ حمیدہ) دختر آغا سید محمد الحسینی الجلالی، خواریز آغا سید افتخار حسین الحسینی الجلالی، اہلیہ عالی مرتبت، مفکر، مفسر قرآن، صاحب تصانیف کثیر و شہسوار میدانیں تقاریر، حجتہ الاسلام و المسلمین مولانا مصطفیٰ حسین انصاری (رح)، ہمسر برادر رئیس الاعظین حجتہ الاسلام و المسلمین مولانا محمد عباس انصاری (رح)، چیف ایگزیکٹو کشمیر ایئر ور جناب سجاد حیدر انصاری کی والدہ گرامی اور حجتہ الاسلام و المسلمین مولانا مسرور عباس انصاری صاحب کی چچی اس داد دام گاہ کو خیر باد کہہ کر داغ مفارقت کا ناقابل جبران خلا پنا کر گئیں، سیدہ مرحومہ دونوں عظیم خاندانوں کے لئے تاریخ ساز خاتون بلکہ خود میں اک زندہ تاریخ تھیں، لہذا یہ پوری ملت کے لئے بھی صدمہ ہے۔

"فرقت بہ تری سخت گھڑی پوچھ نہ تو آہ"

اس رب محمد ص کی مگر ہے بی بی چاہ"

(سمیع اللہ)

ہم اپنے خاتونہ سادات الحسینی الجلالی اور خاتونہ انصاری کے تمام چھوٹے بڑے بالخصوص بخدمت آقا سید افتخار حسین الحسینی الجلالی و مولانا مسرور عباس انصاری، با این دعا تعزیت و تسلیت کی سبب پیش کرتے ہیں کہ اللہ انہی اسٹلک بحق فاطمہ و ایہا و بعلہا و بنیہا و سر المستودع فیہا، مرحومہ کے درجات اسقدر با اجر جزیل اعتلا فرما کہ انہیں اپنی مقصد جہ عالیہ دختر ختمی مرتبت صلعم سیدہ طہارہ حضرت زہرا (علیہا السلام) کے جوار مقدس میں مشہور فرما اور ہاتھنڈگان کے پیمانہ صبر و تحمل کو فراخ کرنے میں استطاعت مرحمت فرما، آمین یا رب العالمین

از جانب: جملہ سادات الحسینی الجلالی خصوصاً از طرف نمائندہ مرجع عالی مرتبت شیعیان جہاں حضرت آیت اللہ العظمی آقا سید علی الحسینی سینڈیکالی منظرہ العالی، علامہ الحاج آیت اللہ سید محمد الحسینی جلالی حفظہ اللہ:

"انا لله وانا اليه راجعون"

درگذشت علویہ مکرہ موجب تالم و تثر گردید خاتونہ متعال او را با اجدادش مشہور نمائید و بہ ہزمتگان صبر جمیل و اجر جزیل مرحمت نمائید انہ سمیع مجیب"

السید محمد الحسینی الجلالی

۵ ج ۲، ۱۴۴۵

نویسنده: سمیع اللہ الحسینی الجلالی

انجمن شرعی شیعیان جموں و کشمیر

شریعت آباد یوسف آباد بڈگام

پیام تسلیت و تعزیت

إِنَّا لِلَّهِ وَإِنَّا إِلَيْهِ رَاجِعُونَ

مرحوم و مقفور حمید الاسلام و المسلمین مولانا مصطفیٰ حسین انصاری کی شریعت زندگی، مذہبی رہنما و اتحاد المسلمین کے رئیس حمید الاسلام و المسلمین مولانا مسرور عباس انصاری حفظہ اللہ کی عمر محترمہ، چیف ایگزیکٹو کشمیر ایئر ورور محترم سجاد حیدر انصاری کی والدہ ماجدہ اور سید افتخار حسین جلالی کی ہمیشہ محترمہ بقضائے الٰہی اپنے معبود حقیقی کے ملائی ہوئیں، انا للہ وانا الیہ راجعون۔

اس اندوہناک سانحہ ارتحال پر رئیس انجمن شرعی شیعیان جموں و کشمیر شریعت آباد یوسف آباد بڈگام حمید الاسلام و المسلمین آقا سید محمد ہادی الموسوی الصقوی حفظہ اللہ گہرے دلی صدمے کا اظہار کرتے ہیں۔

باشہ موصوفہ حدود جہ نیک طبیعت، صالحہ خادمہ الشریعت تھیں جو حسن سلوک و اخلاق کے لئے اسوہ تھیں۔ اس صدمہ سے باشہ پوری قوم غم آگین ہے۔

بہر حال تضاد قدر کے فیصلے پر راضی ہونا بھی ایمان کی علامت ہے۔ والدین کا سایہ اللہ کی بڑی نعمت ہے۔ محترم سجاد حیدر انصاری صاحب کے سر سے والدہ ماجدہ کا سایہ اٹھ جانا یقیناً موصوف کے لیے بڑا صدمہ ہے، اس کرب و اوندوہ کے عالم میں انجمن شرعی شیعیان کے جملہ اراکین و متعلقین انصاری خاندان کے ساتھ شانہ بشانہ شریعت غم ہیں۔

اللہ تعالیٰ مقفورہ کو جنت کے اعلیٰ مقام میں جگہ دے اور خوشبختان و اقارب سمیت جملہ وارخان کو صبر و ثبات عطا فرمائے۔ آمین

جنرل سکریٹری: انجمن شرعی شیعیان  
حاج آقا سید مرتضیٰ موسوی صقوی قتی

عید شہادت انجمن شرعی شیعیان جموں و کشمیر شریعت آباد بڈگام

KASHMIR OBSERVER<sup>TM</sup>

Friday | 22-12-2023

## Srinagar's Traffic Overhaul

The recent assurance by Divisional Commissioner Vijay Kumar Bidhuri regarding the imminent completion of flyovers at Bemina and Sanat Nagar by March 2024 is an important step towards mitigating traffic congestion and enhancing connectivity in Srinagar. The urgency for such infrastructural interventions stems from the exponential growth in vehicular movement that has outpaced the city's existing road network. Srinagar's roads have struggled to cope with the influx of vehicles, resulting in persistent bottlenecks and gridlocks that impede daily life and economic activities. The Batingo Crossing, Bemina, and Sanat Nagar flyovers can be solutions which will reshape the city's landscape, facilitating smoother traffic flow.

Moreover, the plans to widen roads and eliminate bottlenecks will go a long way to tackle traffic woes. The systematic removal of structures obstructing road expansions along Syed Mirak Shah Road, Khanyar Zadibal Pandach Road, and Circular Road will help optimize these existing thoroughfares, so essential for accommodating the burgeoning vehicular influx.

As Srinagar evolves into a bustling hub of economic activity, ensuring efficient transportation becomes critical. The incorporation of water transport as an additional mode of public transit would further contribute to enhancing the means of transportation in the city.

But timely completion of these projects is essential to address the inconvenience faced by citizens and to realize the anticipated benefits of improved connectivity and reduced congestion. For years now, Srinagar has been reeling under the ever increasing volume of the traffic. The reason is well-known: the city's road length is not commensurate with the exponential growth in the traffic volume. Belatedly though, the Government has now woken up to the challenge. In 2016, the Government had drawn up the plan of a 115 km long ring road for Srinagar. The Town Planning Organization was asked to incorporate the ambitious project in the revised Master Plan for the city. The three-tier ring road would connect East and North areas of the city with those on the West side. Most of the three-tier ring road would comprise four to eight lane roads.

The need is for our city planners to think for the long term. Their approach has to be comprehensive rather than adhocist in nature. The projects which should have been conceived and implemented a decade ago are being taken up now. The expansion of the city's roads is desperately needed but not only with an eye to fix today's problems but to handle the future traffic of an ever-expanding city. The ongoing initiatives to construct flyovers, widen roads, and introduce diverse modes of transit is a welcome effort by the administration to transform Srinagar into a modern, well-connected city.

### OTHER OPINION

## A sensible call

The Telecom Bill, which was introduced by the government in the Lok Sabha on Monday, puts the industry in sync with contemporary needs by clearing a number of ambiguities that often slowed the pace of transformation in the telecommunications regulatory framework. Once the Bill is passed by Parliament, it will replace the century-old Indian Telegraph Act, 1885, as well as the Indian Wireless Telegraphy Act, 1933. By moving away from licence—the term does not figure in the Bill—to authorisation, the government has basically retained flexibility in bringing about changes in the sector, which needs to respond fast to emerging technologies. It is in this direction that, for the first time, the Bill clearly delineates areas where spectrum needs to be allocated through auctions and where through an administrative process. By putting some 19 areas including satellite communication services in Schedule 1, where spectrum will be assigned administratively, the ghost of 2G spectrum has officially been buried. No longer can officials or lobby groups come up with a slanted interpretation of the Supreme Court's 2012 judgment that spectrum for all kinds of services need to be auctioned.

The second area where the air has been cleared is regarding OTT services. The Bill has done well by keeping these services out of the ambit of regulation, thus ending the misleading call for one-service, one-rule. It is wrong to assume that OTTs—communication-related or entertainment-led—are not regulated. They are very much under regulation, but by rules that are administered by other ministries like MeitY and I&B. Further, the Bill authorises the government to bring OTTs under any form of regulation it deems fit, if a need arises in future. This is a pragmatic and flexible approach, very much required in the field of digital technology.

Financial Express

### Mindful Fridays

# Anatomy of a 59 Crore Financial Scandal

Lessons from the Curative Surveys Saga

Wasim Kakroo

The abrupt vanishing act of an app, luring investors with the promise of doubling their money within 10 to 15 days, has unfurled a staggering financial scandal worth 59 crores in our valley few days before. The sudden disappearance of this app has not only left investors in uncertainty but has also sent shockwaves across Srinagar. At the center of this storm is Curative Surveys Pvt. Ltd., whose alleged financial irregularities have flooded social media platforms in the union territory of Jammu and Kashmir. The app, accused of amassing a significant sum from unsuspecting investors, has become a focal point of distress. The disillusioned users, grappling with the sudden cessation of the application, have taken to protests outside its now-shuttered office premises in Srinagar. This incident not only unveils a financial quagmire but also delves into the psychology of greed and the consequences of trusting enticing promises in the world of investments.

Greed, an innate human trait, can sometimes lead individuals down a treacherous path, where the desire for more blinds them to the risks and consequences. In the modern era, scams and frauds have become increasingly sophisticated, preying on the vulnerabilities of ordinary people. Taking this unfortunate incident as an example, I have written this article to delve into the psychology of greed, exploring the intricacies of why and how individuals, often unsuspecting, find themselves ensnared in scams and frauds.

#### Understanding the Psychology of Greed

Greed, rooted in the pursuit of wealth, power, or material possessions, has deep psychological underpinnings. Evolutionarily, the drive for accumulation may have served as a survival mechanism, ensuring access to resources for oneself and one's offspring. However, in the contemporary context, the allure of wealth can lead individuals to make irrational decisions and engage in behaviors that defy logic.

Psychologists argue that greed is often fueled by a complex interplay of factors, including societal influences, personal values, and cognitive biases. Social comparison theory suggests that individuals assess their own worth and success based on the achievements and possessions of others. In a society driven by consumerism, this comparison can foster a sense of inadequacy, pushing individuals to pursue more, sometimes at any cost.

#### The Role of Cognitive Biases

Cognitive biases play a significant role in the psychology of greed and susceptibility to scams. Confirmation bias, for instance, leads individuals to seek information that confirms their existing beliefs and desires. In the context of financial opportunities, this bias can prevent individuals from critically evaluating potential risks, as they selectively focus on information that supports their optimistic expectations.

Similarly, the sunk cost fallacy prompts individuals to continue investing time, money, or effort into a situation, even when evidence suggests that it may be futile. This bias can trap individuals in fraudulent schemes, as they struggle to accept that their previous investments were not wise decisions.

#### The Illusion of Trust

Scammers and fraudsters often exploit the fundamental human inclination to trust. Social psychologist Robert Cialdini identified the concept of "authority" as a powerful influence on human behavior. Individuals tend to comply with requests from perceived authority figures and social media influencers, even in the absence of logical reasoning. In scams, fraudsters may pose as trustworthy authorities, leveraging this psychological inclination to deceive their victims.

Furthermore, the illusion of scarcity can heighten the sense of urgency and drive individuals to make impulsive decisions. Scammers manipulate this cognitive bias by creating a false sense of limited availability or exclusive opportunities, pushing individuals to act quickly without conducting thorough due diligence.

#### Psychological Manipulation Techniques

Understanding the psychology of persuasion is crucial in comprehending how individuals fall victim to scams and frauds. The concept of reciprocity suggests that individuals feel a social obligation to reciprocate when they receive something. Scammers often use this principle by offering small favors, gifts, or seemingly valuable information before presenting their fraudulent scheme.

Likewise, the technique of social proof, rooted in the desire to conform to the behavior of others, is exploited by scammers who fabricate testimonials, reviews, or endorsements to create a false sense of legitimacy. This manipulation taps into the innate human need for social validation,

making individuals more susceptible to deceit.

Psychological stressors, such as financial instability or personal hardships, can also increase vulnerability to scams. In times of distress, individuals may be more willing to take risks in the hope of a quick solution to their problems, inadvertently falling prey to fraudulent schemes promising financial relief.

#### The Overconfidence Bias

The overconfidence bias, wherein individuals overestimate their own abilities and underestimate risks, contributes significantly to the psychology of greed. When presented with seemingly lucrative opportunities, individuals may believe that their judgment is superior to others, leading them to ignore warning signs and red flags.

Scammers exploit this bias by portraying their schemes as exclusive, high-return ventures, appealing to the overconfidence of potential victims. The allure of potential wealth blinds individuals to the need for critical evaluation and due diligence.

#### Case Studies: Real-Life Examples

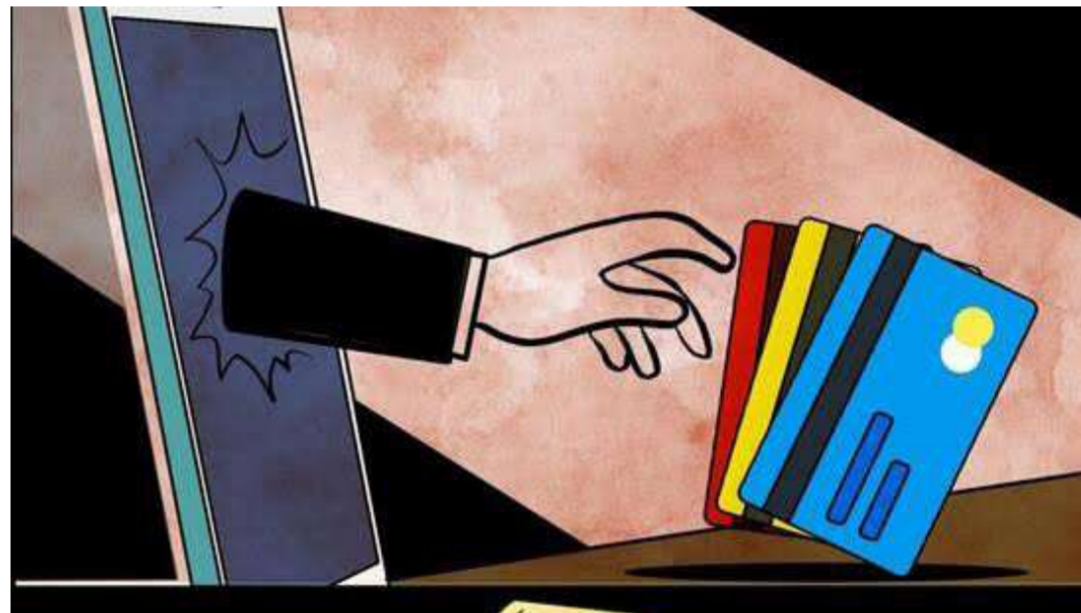
Examining real-life cases provides concrete examples of how the psychology of greed can manifest in falling victim to scams and frauds. One notable case is the Ponzi scheme orchestrated by Bernie Madoff, which defrauded investors

decisions are more informed. In the realm of investments, this can lead to mass participation in fraudulent schemes as individuals join the crowd without conducting independent assessments.

Moreover, the fear of social exclusion can prevent individuals from questioning or expressing skepticism about a seemingly lucrative opportunity. This fear of deviating from the group mentality (also known as Baradari Huend Faesli in Kashmiri) can contribute to a collective blindness to red flags, allowing scams to thrive within communities or social circles.

#### Preventing Scams: Building Psychological Resilience

- Preventing scams and frauds requires a multi-faceted approach that addresses both individual vulnerabilities and systemic issues. Building psychological resilience is a key component of this strategy.
- Education and Awareness: Empowering individuals with knowledge about common scams and fraud tactics enhances their ability to recognize potential threats. Public awareness campaigns, educational programs, and accessible resources can play a pivotal role in equipping individuals with the information needed to make informed decisions.
- Critical Thinking Skills: Fostering critical



**“Greed, an innate human trait, can sometimes lead individuals down a treacherous path, where the desire for more blinds them to the risks and consequences. In the modern era, scams and frauds have become increasingly sophisticated, preying on the vulnerabilities of ordinary people**

of billions of dollars. Madoff capitalized on trust, social proof, and the illusion of exclusivity, creating an environment where investors were willing to overlook warning signs for the promise of extraordinary returns.

In another instance, the rise of cryptocurrency scams highlights the interplay between technological advancements and psychological vulnerabilities. Scammers exploit the hype surrounding cryptocurrencies, promising quick and substantial returns. The fear of missing out (FOMO), also known as Luko Khov Me rood Kheny in Kashmiri, a cognitive bias driven by the desire not to be left behind, compels individuals to invest without proper scrutiny, leading to substantial financial losses.

#### The Role of Social Dynamics

Social dynamics also play a crucial role in the psychology of greed within the context of scams and frauds. The phenomenon of "herd behavior" suggests that individuals tend to follow the actions of the larger group, assuming that collective

cal thinking skills enables individuals to evaluate information objectively, identify red flags, and question the legitimacy of offers. Incorporating critical thinking education into school curricula and workplace training can contribute to a more discerning society.

- Digital Literacy: In the digital age, where many scams unfold online, enhancing digital literacy is crucial. Teaching individuals to navigate the online landscape safely, spot phishing attempts, and verify the legitimacy of digital platforms can mitigate the risks associated with online scams.
- Financial Literacy: Strengthening financial literacy is essential in empowering individuals to make sound financial decisions. Understanding investment principles, risk assessment, and the importance of diversification can contribute to a more financially savvy populace less susceptible to fraudulent schemes.
- Counseling and Support Services: Recognizing the psychological stressors that contribute to susceptibility is vital. Providing accessible counseling and support services can assist individuals facing financial difficulties, reducing the likelihood of impulsive decisions driven by desperation.
- Regulatory Measures: Governments and regulatory bodies play a crucial role in curbing scams by implementing and enforcing stringent regulations. Regular audits, transparent reporting requirements, and swift legal action against fraudulent actors contribute to a safer financial environment.

Views expressed in the article are the author's own and do not necessarily represent the editorial stance of Kashmir Observer

The author is a licensed clinical psychologist (alumni of Govt. Medical College Srinagar) and works as a Child, Adolescent and Family therapist at Centre for Mental Health Services (CMHS) at Rambagh Srinagar. He can be reached at 8825067196

## VIKSIT BHARAT CAMPAIGN

## A Revolutionary Initiative

Zia Darakshan

A never-seen-before outreach campaign under the banner of Viksit Bharat Sankalp Yatra (VBSY), launched last month in November, is first of its kind in the history of independent India. The campaign is a serious effort on part of the central government to inform and educate the common masses in every nook and corner of the country about its flagship welfare schemes tailored in the last one decade for various sectors.

In the past one decade, the Modi-led government has launched dozens of customized citizens welfare schemes for every section of the society. The beauty of these schemes has been the features customized strictly in accordance with the living structure and needs of the target group of the populations. Now the Viksit Bharat campaign has added more color to the schemes as it is taking the developmental initiatives to next level by making mass awareness about the benefits that can be derived through these schemes. The extensive details of the schemes like sanitation facilities, essential financial services, electricity connections, access to LPG cylinders, housing for the poor, food security, proper nutrition, reliable healthcare, clean drinking water, etc. are included in the campaign.

Specifically speaking, the publicity of the schemes like Ayushman Bharat ; PMJAY PM Garib Kalyan Anna Yojana; Deendayal Antyodaya Yojana - National Rural Livelihoods Mission ; PM Awas Yojana (Rural); PM Ujjwala Yojana ;PM Vishwakarma; PM Kisan Saman ;Kisan Credit Card (KCC); PM Poshan Abhiyan; Har Ghar Jal - Jal Jeevan Mission; Survey of villages and mapping with improvised technology in village areas (SVAMITVA); Jan Dhan Yojana; Jeevan Jyoti Bima Yojana; Suraksha Bima Yojana; Atal Pension Yojana; PM PRANAM; Nano Fertilizer etc. using modern mass media channels is going a long way to transform the socio-economic landscape of varied societies and communities.

Remarkably, the Viksit Bharat Campaign, one of the largest ever outreach initiatives, has been designed to cover over 2.55 lakh Gram Panchayats and over 3,600 urban local bodies by January 25, 2024 and would be touching every district of the country. The structure



of the initiative has rightly incorporated active participation and involvement of the State Governments, District authorities, Urban Local Bodies and Gram Panchayats. This whole-government element embedded in the campaign has left no scope for lackadaisical approach at any level and would ensure the awareness of right information to the general people.

Providing on the spot services like health camps ,Aadhaar enrollment, and MY BHARAT volunteer enrollment; and live demonstrations regarding agriculture activities during the campaign are definitely peddling the yatra in a festival mode.

It is worth mentioning that the Jan Dhan Yojana has proved to be the world's largest financial inclusion initiative which brought crores of people into the formal banking system. Now the mass awareness about the scheme through Viksit Bharat Campaign is going to extend its out-

**JAMMU AND KASHMIR IS AMONG THE MOST SUITABLE REGIONS OF THE COUNTRY WHERE FINANCIAL EDUCATION, awareness of government welfare schemes and guidance to have ease of access to these schemes is of paramount importance. The newly tailor-made employment generation schemes for various sectors of the economy will reach to the unreached through this campaign**

reach and guide the masses to board the digital India platform and avail innumerable benefits of the scheme in a most secure way.

The Viksit Bharat initiative in the context of insurance schemes would prove a game changer as vast segments of the population can get benefitted by mitigating risks through

need-based insurance schemes.

Taking a snippet of Prime Minister Narendra Modi's speech on the occasion of launching the Viksit Bharat campaign on November 15, 2023. He stated, "There are 4 pillars of developed India - First - Women of India, our women power Second - Indian farmers, our cattle rearers, fish farm-

ers, our food providers. Third - Youth of India, our youth power Fourth - India's middle class, India's poor. The stronger we strengthen these 4 pillars, the higher the pillars of developed India will rise."

If we look at the structure of the campaign and the intent behind it, the Viksit Bharat Sankalp Yatra

(VBSY) is definitely going to empower the societies/communities with the power of information and turn them into a knowledge bank as far as government welfare schemes tailored in the past one decade are concerned. Needless to mention, this mass inclusiveness driven by the first of its kind Viksit Bharat campaign would especially be elevating the socio-economic status of the lower strata of the people.

As far as union territory of Jammu and Kashmir is concerned, the Viksit Bharat Sankalp Yatra (VBSY) is yet another central government initiative which has put the region on the same page with the rest of the regions of the country. Starting the campaign from Budhal and Gurez areas of Rajouri and Bandipora districts respectively on the launching day, braving cold winds, the inhabitants of these areas showed enthusiasm while being part of the yatra. Since its launch, the district administration in all districts of the union territory have been showing a proactive approach to apprise their public, especially the youth, about the benefits of the schemes in vogue for different activities.

Jammu and Kashmir is among the most suitable regions of the country where financial education, awareness of government welfare schemes and guidance to have ease of access to these schemes is of paramount importance.

The newly tailor-made employment generation schemes for various sectors of the economy will reach to the unreached through this campaign. Once aware about the features of these schemes, it would be easy for the aspirants to avail the benefits without hassles.

Since advanced information technology is making sweeping changes in every sector of the economy, the yatra would serve as a training institute on the move to train and equip people of the union territory to board and explore the digital India platform safely.

Meanwhile, generally speaking, at the end, the mass public awareness and participation in developmental and welfare schemes would prove a shot in the arm of India's campaign towards becoming a developed country by 2047.

*The author is a freelance writer.  
Courtesy: PIB Srinagar*

## SMALL WONDERS

### Finding Everyday Moments of Awe

Angela Duckworth

I was headed to bed at midnight when I noticed the glow at the bottom of my 18-year-old daughter Serafina's bedroom door.

"Are you going to bed soon?" I asked.

"I just need to finish studying for my math test after I'm done with science," she said, in the tense and tight vocal tones of someone working beyond fatigue.

In Serafina's high school years, I felt powerless to relieve her stress as she raced from dance practices to homework to volunteer commitments. But now I know what I wished I'd done sooner: helped her find moments of awe.

What is awe? Awe is the feeling of encountering vast mysteries that we don't immediately understand. We find awe in the "eight wonders of life," everything from noticing someone's exceptional courage and strength to experiencing the power of nature or feeling transported by soaring music or by the collective movement of people dancing.

Brief moments of awe are good for us. For instance, research my colleagues and I conducted found that children who felt awe were more generous. They spent more time on a tedious task that benefited refugees and were more likely to donate their reward



for participating in the study—a chocolate snack or a ticket to a local museum—to refugee children. Awe also benefited the children themselves by making them feel more relaxed and connected to others.

Once you know what to look for, awe isn't hard to experience. You can find it in moments of daily living—listening carefully to a thunderstorm, watching documentaries, marveling at the human dramas in a city, or watching the dusk sky turn to night. As for Serafina and me, we instituted a nightly walk before she graduated high school where we ritually touched a large cedar tree up the road from our house.

Don't think you have to travel to an exotic locale or learn the finer points of classical music to find awe.

Do pause and look for moments of awe every day and help young people notice them as well. When you go for a walk, notice the large and the small—the canopy of trees as well as the individual flowers and blades of grass. If you're building a music playlist, add songs that make you feel connected to the larger world. Begin conversations with open-ended questions that point to mysteries rather than answers. Feeling awe is an antidote to our high-stakes, stressed-out, highly competitive times.

*The article was originally published by Psychology Today*

## Nothing more harrowing for husband than to see wife act as widow, amounts to cruelty: HC

New Delhi: No experience can be a more harrowing for a husband than to see his wife act as a widow while he is alive, and such a conduct amounts to "extreme cruelty", the Delhi High Court has said.

It said a marriage cannot survive if a spouse deprives the other of conjugal relationship and doing so is also an act of cruelty. "Nothing can be a more harrowing experience for a husband than to see his wife act as a widow during his lifetime, that too in a situation where he was seriously injured and expected nothing more than care and compassion from his significant other half. Undeniably, such conduct of the appellant/ wife can only be termed as an act of extreme cruelty towards the respondent/ husband," a bench of Justices Suresh Kumar Kait and Neena Bansal Krishna said.

The high court's judgment came while dismissing a woman's appeal challenging a family court's decision granting a divorce decree in her husband's favour, holding that she acted with cruelty towards him.

"We thus, conclude that the

evidence on record proved that there is no chance of reconciliation between the parties and such long separation peppered with false allegations, police reports and criminal trial can only be termed as mental cruelty.

"The marital discord between the parties has pinned to complete loss of faith, trust, understanding, love and affection between the parties. This dead relationship has become infested with acrimony, irreconcilable differences and protracted litigations; any insistence to continue this relationship would only be perpetuating further cruelty upon both the parties," the bench said.

It said the bedrock of any matrimonial relationship is cohabitation and conjugal relationship. The couple had got married in April 2009 and a daughter was born to them in October 2011. The woman had left her matrimonial home a few days before she delivered the child.

The man filed a divorce petition in the family court claiming since the beginning of their married life his wife was indifferent

to him and had no interest in discharging her matrimonial obligations. He alleged after she refused to do household chores, the man's father was compelled to take care of routine tasks like cooking meals.

The woman denied the allegations levelled by the man and claimed it was her husband who had encouraged her to go to her parental home from where she returned after 2-3 days.

She also rejected the allegation that she stayed away from the matrimonial home for 147 days.

The man claimed his wife used to get annoyed on petty issues and would quarrel with his family, and once she refused to keep fast on Karwachauth' as the husband had not got her mobile phone recharged. Married Hindu women fast for their husband's long life and well-being during the festival.

Referring to another incident, the man said in April 2011, when he had a slipped disc, his wife, instead of taking care of him, removed the vermilion mark from her forehead, broke her bangles and wore a white suit, declaring that she has become

a widow.

The high court termed it "an ultimate act of rejection of matrimonial relationship, reflecting her intention of repudiation of the matrimonial relationship".

The bench clarified that fasting or not fasting on Karwachauth' may be an individual choice and, if dispassionately considered, may not be termed as an act of cruelty.

It said having different religious beliefs and not performing certain religious duties would not amount to cruelty and not be sufficient to sever a marital tie.

"However, when coupled with the conduct of the wife and in the circumstances as proved by the husband in the present case, it is established that non-conforming with the prevalent rituals in Hindu culture, which symbolises love and respect for the husband as well as the matrimonial relationship, fortifies the irresistible conclusion that the wife had no respect for the husband and their marital bond," it said.

The court said it also reflected that the wife had no intention to continue the marriage.

## Parliament nod to bill to simplify newspaper registration process

New Delhi: Parliament on Thursday passed a Bill to replace a British-era law governing the publishing industry and simplify the process of registration of periodicals, amid demands by members in the Lok Sabha to also extend the regulation to YouTube channels.

Information and Broadcasting Minister Anurag Thakur said the Press and Registration of Periodicals Bill, 2023, which was passed by voice vote in the Lok Sabha, will make the registration of periodicals a one-step process as against the eight-step process in the archaic law.

The Bill replaces the Press and Registration of Books (PRB) Act, 1867. The Rajya Sabha had passed the Bill on August 3.

"This bill is simple, smart and has a simultaneous process for registration of newspapers and periodicals. Earlier newspapers or magazines had to pass through an eight-step registration process. This can now be done at the click of a button," Thakur said.

He said newspapers and periodicals will now be able

to get registered within two months as against the two-three years required earlier.

"The Bill reflects yet another step of the Modi government towards jettisoning the mentality of slavery and bringing new laws for 'new India'," Thakur said.

The minister slammed the previous Congress governments for continuing with the colonial-era law enacted by the British to curb freedom fighters from starting newspapers.

Thakur said the new Bill seeks to decriminalise six provisions of the previous law barring one that pertains to a six-month jail term for publishing newspapers or periodicals without registration with the government.

The minister said in cases of publishing a newspaper without registration the provision of jail term comes into force if the publisher fails to comply with the direction of the Press Registrar to stop publication within six months.

The Bill empowers the Press Registrar General to impose penalties of up to Rs 5 lakh

for publishing periodicals without registration and up to Rs 20,000 for first penalty for failing to furnish annual statement within the specified time.

"The priority of the government is to end criminality, improve ease of doing business and ease of living through new laws and accordingly, efforts have been made to substantially decriminalise the colonial-era statute," Thakur said.

He said the previous Congress-led government had made attempts to amend the PRB Act of 1867 but the legislation proposed was "equally harsh as the colonial-era law" with government permission required even to publish a college newsletter.

Thakur dismissed as baseless the apprehensions voiced by AIMIM member Imtiaz Jaleel about a provision in the Bill that seeks to empower the Press Registrar to enter the premises of a periodical and "inspect or take copies of the relevant records or documents or ask any questions necessary for obtaining any information required to be furnished".

### CONTD. FROM FRONT PAGE

#### J&K Poised To

Food Processing and Wellness Conclave here on Thursday. On the occasion, J&K SICOP and Apollo Hospital exchanged land deed for setting up of Apollo Hospital in the region.

Sinha welcomed the industry leaders, policymakers and stakeholders from hospitality, wellness & food processing sectors to explore investment opportunities and foster collaboration during the two-day conclave, organized by J&K Trade Promotion Organization.

He said the exchange of land deed with Apollo Hospital today will pave the way for one of the biggest players in the health sector to formally start the ground work in the Union Territory.

"It will boost the healthcare system and enhance opportunities for employment, self-employment and entrepreneurship," he added.

The LG highlighted the key initiatives of the administration to facilitate industrial growth and transform J&K into the fastest growing and most preferred investment destination.

"Jammu Kashmir is on a mission to accelerate all-round development. The captivating meadows, verdant land, serene lakes, green mountains, the clean environment and eternal scenery offers incredible destinations for all kinds of travelers and attractive opportunities for investors," he said.

He said the two-day conclave is a testimony to the commitment of his administration to showcase the strength and potential of Jammu Kashmir in diverse sectors.

"J&K ranks first in the production of Apple, Walnut, Almond and Saffron. It is known as the fruit bowl of India. The immense potential in the food processing sector will be able to reduce wastage, transform the fortune of fruit growers and become one of the key drivers of economic growth," he added.

At the conclave, Sinha also shared the unprecedented growth recorded in the tourism sector over the last few years.

He said the UT administration, under the guidance of Prime Minister Narendra Modi, has placed special emphasis on infrastructural development to stimulate rapid tourism growth and to ensure investors derive maximum benefit from the emerging opportunities in the hospitality sector.

"Tourism sector has been provided industry status to eliminate investment barriers, ensure incentives and facilitate allied business activities. I am confident Jammu Kashmir is poised to emerge as India's major tourist destination," he added.

The LG said the tourism trend indicates that growth in the medical tourism and wellness industry will lead to employment generation, high productivity for the local economy and overall prosperity for the sector.

"We offer the best incentives and a supportive environment for the expansion of businesses and industries. J&K is also determined to become number one in Ease of Doing Business. I invite industry leaders to invest in the UT of Jammu Kashmir and contribute to J&K's developmental journey," he added.

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will provide Ayurveda, Unani and Homeopathic healthcare facilities to the people.

"Common man is in the forefront of the collective effort, targeting 100% saturation in every flagship scheme and charting new pathways for Viksit Bharat. I believe Participatory governance can reduce disparities and change the fate of every village and locality, the LG said.

He said the enthusiasm of all sections of society towards Viksit Bharat Sankalp Yatra is also a symbol of Aspirational Jammu Kashmir which has complete faith in responsiveness of the government to mitigate all the challenges.

The LG shared the efforts of UT Administration to promote inclusive development and to remove developmental imbalances in Jammu Kashmir.

"In the last four years, collective efforts of Administration, elected representatives and the people have enabled better education facilities, better health facilities, cleanliness in villages, better road and communication connectivity in rural areas to realize economic development and bridge the rural-urban gap," he said.

Under the leadership of PM Modi, Sinha said his administration is committed to safeguard the rights of weaker section of society and ensure that the benefits of the development reach every household.

"100% saturation of all schemes, fulfilment of basic needs of every family, improved standard of living of all citizens will enhance the inherent potential of the society, productivity and propel employment generation and prosperity," he said.

The LG impressed upon the PRI members, political leaders, youth and officials of district administration to discharge their responsibility towards the society and ensure that no beneficiary is left behind.

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#### Buyer Beware: How

investment option that is now beyond the reach of the middle classes here. Other investment options like bank deposits offer a nominal return and instruments like FD's have a long gestation period again with a somewhat nominal return. So when and if people have some money which cannot be invested in land given the skyrocketing price of the same, they seek other avenues. It is here that our psychical and cultural characteristics kick in: we become easy and facile victims of fraud and duping.

If the fraud in contention of 59 crore rupees is to be a last of its kind, then what measures can be taken? The answer lies in the democratization of finance where ANY individual with even a minimal degree of financial literacy can access the world's pool of savings and investment. All it requires is some due diligence, some knowledge of accounting and finance and lo and presto, an investor can reap financial returns commensurate with risk. Due diligence would mean understanding companies, their balance sheets, the nature of the market in which the company operates, how it performs with respect to the market, the nature of its transparency and above all overall reputation. On the face if it, understanding these very basic parameters sounds difficult. But, trust me, it is, after some understanding as easy as 'eating batte'(eating rice).

So, to not to allow be victims of

predators, Kashmiris must make themselves financially literate. But, if people seek 'financial intermediation' here in broad terms - that is seek advice of a financial broker-then the cardinal rules must be: one, research as much as possible about the firm, talk to its people, record these conversations, seek written assurances (not on whatsapp). Two, above all ask questions in the politest possible terms but to the extent of irritating the financial advisor. If he or she loses cool, then this is one indicator that the person is not genuine.

These are some issues and themes that people must understand and learn. But this leaves open the issue of our collective characteristics. These are the root of our problems. To obviate these, we must learn to be open to learning and integrate in our psyche the maxim that, 'uncertainty (in worldly affairs and knowledge) is the beginning of wisdom'. Synthesised with humility, it can go far in making us learned, curious and not merely 'chaalaak'!

contribution is crucial! Share details with us to aid our investigation. Your information matters! Together, we can combat cyber fraud. Your input can make a difference!" the Cyber Police, Kashmir, said in a post on X.

The cyber police have registered a case against unknown persons in connection with the online investment fraud that came to light earlier this week.

Inspired by Bollywood film 'Phir Hera Pheri', the fraudsters set up a company named 'Curative Survey' in the Karan Nagar area and duped several people of at least Rs 59 crore under the pretext of doubling their investment within two weeks, the officials said.

The officials said the amount might increase as the investigation is still in progress.

Initially, the company made good on its promise which brought in more investors and the scheme was promoted by at least two local YouTubers adding to its popularity.

Soon after, the owners of the company disappeared, the officials said, adding that they found the Karan Nagar office locked.

The company had opened branches in several district headquarters and towns of Jammu and Kashmir.

#### Mercury Dips

People spend more time indoors to avoid catching common ailments like flu, cough and cold.

Traditionally, the valley residents used to consume dried vegetables to overcome the scarcity of fresh vegetables during the winter months as the Srinagar-Jammu would often be closed due to heavy snowfall.

While dried vegetables are still consumed as delicacies, the highway to Jammu does not face frequent closures anymore.

'Chillai-Kalan' will end on January 31. The cold wave continues even after that in Kashmir with a 20-day-long 'Chillai-Khurud' (small cold) and a 10-day-long 'Chillai-Bachha' (baby cold).

#### 4 Soldiers

authorities are diligently working to gather more information and bring an end to the threat posed by terrorists in the region.

The ambush came weeks after a major gunfight in the Dharmasal belt of Bajimaal forest area in nearby Rajouri district that left five Army

personnel, including two captains, dead last month.

A top commander of Pakistan-based Lashkar-e-Taiba (LeT) Quari, who masterminded several attacks, including the killing of 10 civilians and five Army personnel, and his associate were killed in the two-day-long encounter in November.

The stretch between Dhera Ki Gali and Bufliaz on the boundary of Rajouri and Poonch districts is densely forested and leads to Chamrer forest and then Bhata Dhurian forest, where five soldiers were killed in an ambush on an Army vehicle on April 20 this year.

In May, five more Army personnel were killed and a major-rank officer was injured in Chamrer forest during an anti-terrorist operation. A foreign terrorist was also killed in the operation.

This year, Rajouri, Poonch and Reasi districts witnessed a series of encounters that left 54 persons, including 19 security personnel and 28 terrorists, dead so far, the officials said, ascribing the uptick in violence to "desperate attempts from across the border" to revive terrorism in the region.

While 31 persons, including 10 terrorists and 14 security personnel, were killed in Rajouri, 15 terrorists and five security personnel were killed in Poonch district. Three terrorists were killed in Reasi district.

Most of the terrorists were killed while attempting to sneak into this side of the border, the officials said.

Earlier in October 2021, nine soldiers were killed in two separate attacks by terrorists in the forested region. While five Army personnel, including a junior commissioned officer (JCO), were killed on October 11 in Chamrer, a JCO and three soldiers were killed on October 14 in a nearby forest.

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#### Road Accidents

highlighted a substantial number of injuries recorded in Jammu and Kashmir on the National Highway due to road accidents. Specifically, there were 2,620 injuries in 2019, 1,740 in 2020, 2,175 in 2021, and 2,319 in 2022.

In November this year, over 40 passengers were killed and 17 others injured after a bus rolled down into a deep gorge in the Chenab Valley's Doda district.

Notably, in view of the frequent road accidents along National Highways and in Chenab valley, the High Court of Jammu and Kashmir and Ladakh on December 7th of this year constituted a committee to ascertain reasons and suggest remedial measures to curb this surging trend.

An official from the traffic department told Kashmir Observer that the primary causes of these accidents are over speeding, overloading and rash driving.

"You need to understand that police can't be everywhere. The passengers and the drivers need to be careful. The driver shouldn't go for reckless driving," the official said.

He said the traffic police has launched various awareness campaigns to educate drivers about traffic rules and regulations. "We have imposed heavy penalties on the traffic violators," he added.

"We are losing more lives in accidents while many people are handicapped. The government needs to take urgent measures to stop this," said Abdul Hamid, a social activist from Doda region.

He further said that the poor

conditions of the roads and the inadequate presence of crash barriers are also responsible for the accidents in the Chenab valley.

#### PM's Life-Size

which was on display in the city centre.

He also announced he would send a pheran to Delhi for Modi.

"I do not have words to say how much I admire Modi ji and his character. I feel proud today to send a pheran to Modi ji, that too from the historical Ghanta Ghar which people were afraid to visit once," Karbalai told reporters.

"I am a fan of Modi, but not BJP's, because he has taken some revolutionary steps which no one had taken for the last 70 years," the poet said.

He said the aim behind his move is to send Modi the message that he is loved by the Kashmiris.

"I will courier a pheran to Modi ji to Delhi within one hour," he said, and appealed to the prime minister to think seriously about unemployed youth of Kashmir.

#### J&K Bank Bags

sustainable agricultural and allied practices in J&K. "The prestigious Development Leadership Award 2023 to J&K Bank rightfully recognizes the Bank's efforts, under Mr. Baldev Prakash's visionary leadership, in reaching the unreached through innovative programs. His commitment to farmers' empowerment through exercise of their choice has enhanced J&K Bank's role as a leader in Agri-financial sector scripting not only tales of personal accomplishments but the very development of sustainable agricultural and allied practices in J&K," said the citation.

While thanking the honourable dignitaries and organizers for the prestigious award that acknowledges the Bank's avowed commitment to empowerment of communities at the award-giving ceremony, MD Baldev Prakash said, "This award is a testament as well as a tribute to the dedication and missionary zeal of our staff on ground that translates not only in the welfare of communities across our operational geographies especially J&K but serves best the interests of the institution also."

Earlier in the day, MD & CEO Baldev Prakash also addressed the inaugural function of the Agriculture Leadership Conclave 2023, wherein he highlighted the Bank's pivotal role in bringing about positive changes in the lives of millions of people especially those engaged in the agricultural and allied activities in J&K and other parts of the country.

He said, "Currently, our total exposure in the agriculture sector stands at an impressive Rs 8,921 Crores with a commendable contribution of 80% of total agricultural lending in the UT (As on September 30, 2023). While figures are vital indicators of our credit outreach, we remain focused on the financial empowerment of farmers. Our goal is to boost their sense of ownership and autonomous decision-making by providing end-to-end financial solutions."

"Looking ahead, with Union Government's ambitious goals for enhancing the farmers' incomes, we are ready to contribute our part pro-actively, for, our journey in transforming the agro-economy is also a testament to our unwavering commitment towards the welfare of our communities", he added.

#### Mortar Shell,

and security forces reached the area and put it under cordon, the sources said, adding that a bomb disposal squad has been called to defuse these explosive materials.

#### Absconding Militant

him in 2005, they said.

He was produced before the court.

#### Winter Break

The degree colleges in Kashmir and those falling under winter zone in Jammu will observe winter vacations from December-27-2023 to February-14-2024.

The degree colleges of Jammu falling in the summer zone will observe 10 days of winter vacation from 1 January 2024 to 10 January 2024.

#### Jan 15 Last Date

eligible to apply for Haj - 2024, an official spokesperson said.

It has further been informed that the application can be submitted online only at the website of HCOL i.e., www.hajcommittee.gov.in or Android Mobile App "HAJ SUVIVIDHA" available on Google Playstore.

#### LG Attends

"Christmas epitomises the spirit of selfless service, forgiveness and peace. The auspicious occasion also provides us an opportunity to imbibe the Lord Christ's noble message of sacrifice, love, compassion in our lives and spread joy, share happiness and the spirit of brotherhood to build a peaceful and harmonious society," Sinha said.

Responding to the demand put forth by Most Rev. Ivan Albert Pereira, Bishop Jammu-Srinagar Diocese, the LG assured appropriate action to redress the issue of extension of lease to St Joseph Higher Education School in Baramulla.

On the occasion, the LG felicitated social workers and prominent citizens for their contribution to the society.

Most Rev. Ivan Albert Pereira, Bishop Jammu-Srinagar Diocese; Padma Shri SP Varma, Diocesan Gandhi Global Family; Bharat Singh Manhas, Secretary JKAAC; Ashu Peter Mattoo, President All J&K Christian Sabha, prominent citizens and people from all walks of life were present.

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#### Rajya Sabha

(CrPC) and the Indian Evidence Act.

The House also cleared the Telecommunications Bill, 2023 that aims to reform the country's century-old telecom law to make the sector investor-friendly, prioritises user protection but also extends powers to the government to intercept communications.

Earlier in the day, the Lok Sabha was adjourned sine die.

The winter session began on December 4 and was scheduled to conclude on December 22.

During the Winter session, 46 MPs were suspended from the Rajya Sabha for unruly behaviour and misconduct.

The opposition repeatedly demanded a statement from Home Minister Amit Shah in the House on the security breach on December 13. In a major security breach on the anniversary of the 2001 Parliament terror attack, two persons jumped into the Lok Sabha chamber from the public gallery during Zero Hour, released yellow smoke from canisters and shouted slogans before being overpowered by some MPs.

## Water Shortage Brings Down J&K's Power Generation By 85%

Out Of Total 1200 MW Capacity At State Pool, Able To Generate Only 150 MWs: Principal Secretary

### Agencies

**SRINAGAR:** In a major concern, the power generation capacity from Jammu and Kashmir has reduced by nearly 85 percent due to the water shortage.

From across the region, the total power generation capacity is 1200 Megawatts.

Principal Secretary of Power Development Department (PDD) H Rajesh Prasad said that there was a huge shortfall of power generation from the Union Territory pool.

"From state pool, we have a power generation capacity of 1200 MWs. However, due to the shortage of water, we are generating only 150 MWs during the ongoing winters," Prasad said.

The Principal Secretary further said that Jammu and Kashmir was more dependent on the central pool to fulfill the power gaps at larger extent.

Prasad said, "From the total capacity of 2800 MWs, we are getting 2650 MWs from the

central pool and only 150 MWs are being generated from the state pool. This includes all the recent PPAs made by the JK-PDD."

Earlier on December-12, authorities said that the Jammu Kashmir government in the on-going fiscal has signed Power Purchase Agreements (PPAs) for 2500 MW to double the existing power availability.

It said that a high level meeting was held under the chairmanship of Union Minister of Power, New and Renewable Energy, R. K. Singh and Lieutenant Governor of J&K Manoj Sinha to review the power sector of J&K.

"During the meeting, H. Rajesh Prasad, Principal Secretary to the Government, Power Development Department, presented a detailed overview of the department's recent achievements," the official said.

It was informed that J&K has taken many proactive steps to ensure sufficient availability of power as a part of both short term and medium term measures.



A TOURIST CLICKS PICTURE of a frozen water channel of Srinagar's Dal Lake on a cold Thursday morning.  
KO PHOTO, ABID BHAT

## BJP Rules Out Pre-Poll Alliance In J&K Assembly Polls

Confident Of Winning Over 50 Seats: Ashok Koul

### Press Trust Of India

**SRINAGAR:** The BJP will not enter into a pre-poll alliance for the assembly elections in Jammu and Kashmir as the party is confident of winning over 50 seats and forming the government on its own, senior leader Ashok Koul said on Thursday.

"After the elections take place, if an alliance is needed, it will happen. But, as of now, the BJP has decided that we will cross 50 seats and the support the BJP is getting in Kashmir, we are confident that we will cross 50 seats," Koul, the BJP's general secretary, organisation, Jammu and Kashmir, told reporters here.

When asked some political parties in Jammu and Kashmir are claiming the BJP is afraid of facing the elections in the Union Territory, Koul said his

party is ready for the polls. "It is not like that. The Supreme Court (SC) has said about the elections and so, I everyone should accept the want to tell the parties to start preparations as the assembly elections are to take place before September (next year). The BJP is ready for the polls," he added.

When asked that the Supreme Court's ruling on the issue of Article 370 is not acceptable to some parties in the valley, the BJP leader said his party's stand is that everyone should accept the apex court's verdict.

"I do not have an answer to that. The SC is the highest court in democratic India. We have said it before as well that whatever decision the SC takes, everyone should accept

that. If someone has anything to say about it, they know it, but the stand of the BJP is that everyone should accept the SC's verdict," he said.

Commenting on the issue of expulsion of the MPs from the Parliament, Koul said that no one should make fun of the country's institutions.

"You saw they indulged in mimicry of the vice president and made fun. A person, who calls himself a big leader of the country shoots a video of that," Koul said taking a dig at Congress leader Rahul Gandhi.

"This is the result of the opposition parties' loss in three big states. No one makes such fun of institutions of the country," he added.



## Jammu Admin Issues Notices To 44 Accused Under NDPS Act

### Observer News Service

**JAMMU:** The district administration Jammu has taken a strong stance against drug trafficking and related offences as it has issued notices to 44 accused under the Narcotic Drugs and Psychotropic Substances (NDPS) Act 1985.

The measures are part of the ongoing decisive fight against drug menace in the district, spearheaded by District Magistrate Sachin Kumar Vaisya and Senior Superintendent of Police Dr Vinod Kumar.

The accused have been given a chance to declare the source of income used to purchase

their movable and immovable properties, which have been identified by different government agencies, including the police. They have to do so within 30 days, failing which the government has the right to forfeit such properties.

The Executive Magistrate or the concerned police officer is empowered to identify such properties, which could have been acquired through drug trade and exchange. Such properties could also be in the custody of a relative or associate of the accused. The sources of income are verified through multilateral investigation and information.

## Mimicry Row: BJP Protests Across Jammu Region

Says Congress Has 'Cemented Its Humiliating Fate'

### Press Trust Of India

**JAMMU:** Holding protests across the region against the Congress over alleged disrespect to Vice President Jagdeep Dhankar, the BJP on Thursday said it is an insult to the Indian Constitution and added the grand old party has now "cemented its humiliating fate" in the 2024 Lok Sabha polls.

The Congress' effigies were burnt down at various locations, including Kachi Chawni area where a mas-

sive demonstration was led by BJP's Jammu district chief Parmod Kapahi.

Bharatiya Janata Party (BJP) state president Sat Sharma participated in the protest along with party vice-president Yudhvir Sethi and other prominent leaders.

Sharma launched a scathing attack on the Congress for dishonouring Dhankar. "Congress has dishonoured a person belonging to a farmer's family who is serving the nation as hon-

ourable Vice President and chairperson of the Rajya Sabha. This is an insult to the Indian Constitution and the nation by the Congress, which has now cemented its humiliating fate in 2024," he told reporters here.

Sethi accused the "INDI alliance" of disrespecting the OBCs and farmers, emphasizing the need for repentance. Kapahi on his part stated that Congress had disgraced the top constitutional post, thereby insulting the entire nation.

He labelled the Congress a habitual offender and demanded an apology from Rahul Gandhi and his party for mocking the Indian culture and values.

Meanwhile, the effigies of the Congress were burned at Gangyal and RS Pura in a separate protest led by Rekha Mahajan, the district president of BJP, Jammu South. Senior party leaders Sham Choudhary and Baldev Billiwaria among others participated in the protest.

**HEALTH & MEDICAL EDUCATION DEPARTMENT**  
**GOVERNMENT MEDICAL COLLEGE, ANANTNAG**  
COLLEGE CAMPUS, DIALGAM ANANTNAG J&K-192210  
Email ID: admsection.gmca@gmail.com | gmcanantnag2019@gmail.com

**Subject:** Engagement of candidate(s) as Radiographic Technician on academic arrangement basis under S.O-364 of 2020 dated 27.11.2020 in GMC Anantnag.  
**ORDER NO:** 269 GMCAof2023  
**DATED:** 21/ 12/2023

Pursuant to the selection list issued vide Notification No. GMCA/Est/ Rec/Sel/2023/6385-88 dated 29-11-2023, the below mentioned candidate is hereby engaged as Radiographic Technician in the Pay Scale of 25500 - 81100 (Level-4) on Academic Arrangement Basis under S.O -364 of 2020 dated 27.11.2020 in Govt. Medical College Anantnag for a period of one (01) year, extendable upto 06 years or till such posts are filled up by the competent authority on regular basis, whichever is earlier.

S. No.	Name of the candidate	Father Name	Address	Cat.	CID verification received vide
01	Firdous Nazir	Nazir Ahmad Dar	Kangan Pulwama	OM	Form No. 89916 dated 16-12-2023

The above mentioned selected candidate is directed to join GMC Anantnag at main campus Dialgam within a period of 21 days from the date of publication of this engagement order and shall be allowed to join on production of following documents/testimonials in original for verification.

- IX. Essential Qualification Certificate(s).
- X. Marks Certificate(s) of essential qualification.
- XI. D.O.B Certificate.
- XII. 10th/12th Marks sheet.
- XIII. Registration Certificate.
- XIV. Domicile certificate.
- XV. Category certificate (if any).
- XVI. Health Certificate.

### TERMS AND CONDITIONS

01. In case the selected candidate(s) fails to join within a period of 21 days from the date of publication of this engagement order, it will be presumed that the said candidate is not interested and his/her engagement shall be cancelled ab-initio.
02. If the candidate(s) found guilty or impersonation or submitting fabricated or tempered documents/ testimonials or making statement which are incorrect/false or suppressing material information shall render such person liable for legal action under law and his/her candidature shall be cancelled. In case such a defaulter is traced after selection, his/her contract shall be terminated.
03. The candidate(s) shall have to submit an affidavit duly attested by the Judicial/ 1st Class Magistrate to the effect that:-  
a. That incase any adverse report about Qualification, Date of Birth, Marks Certificates, Reserved Category certificate, Domicile Certificate etc, if any, is received from the concerned authority, the candidate(s) shall have no right to claim his/her engagement as Radiographic Technician as such shall be deemed to have been cancelled ab-initio. He/she will not also claim for any dues from GMC Anantnag as well in that case.  
b. I will not participate in any kind of strike during my tenure.  
c. I shall remain disciplined during my tenure of service in the institute.  
d. I am not involved in any criminal/subjudice activity nor there is any FIR pending/registered in the Police Department against me.  
e. He/she has fully understood the terms, conditions and nature of his/her engagement in GMC Anantnag on academic arrangement basis and will not claim for any regularization after completion of the term or at any point of time.
04. The engagement is purely on temporary basis for a period of one year on academic arrangement basis or till posts are filled on regular basis, whichever is earlier. However, the services of the engaged person shall be terminated in case his performance is not satisfactory upto the mark.
05. The Character/Antecedents of the candidate(s) have already been got verified through Criminal Investigation Department.
06. The salary of the engaged candidate(s) shall be drawn/distributed only after receipt of genuineness report of qualification certificates/other documents from the concerned issuing authorities.
07. The above engagement shall be subject to the outcome of the writ petition, if any, pending before the Hon'ble court of law.

NO: GMCA/ESTT/2023/6675-79  
Dated: 21/12/2023

DIPK-14077-23  
DT: 21/12/2023

Principal  
Govt Medical College  
Anantnag

**OFFICE OF THE EXECUTIVE ENGINEER,  
GENERATION DIVISION -1<sup>ST</sup> SUMBAL  
(KANGAN)**

(Email id: xenesumbal@gmail.com)

**EXTENSION-I**

**Sub:** Extension of dates for submission of tenders.

**Reference:** 1. This office e-NIT No: GDS/ 06 of 2023-24, dated 23-11-2023 for "Stabilization/ reconducting of existing HT/LT network feeding all canal beats viz forebay, BR-II, Rayil, BR-I and headworks"  
2. This office e-NIT No: GDS/ 07 of 2023-24, dated 23-11-2023 for Providing of lighting arrangement for all 05 canal beats and around stores of power house

Due to poor response, the dates for above referred e- NIT are hereby extended as under.

Sr No	Critical dates	Date
01	Bid Document Submission end date	25-12-2023
02	Date of opening of techno commercial bids	27-12-2023

All other terms and conditions will remain same as laid down in the original NIT.

No: GDS/888-892  
Date: 14/12/2023

DIPK-NB-4894-23  
DT: 21/12/2023

Sd/-  
Executive Engineer  
Generation Division USHP-1  
Sumbal

Government of Union Territory Jammu & Kashmir  
**EXECUTIVE ENGINEER PWD (R&B) DIVISION BANDIPORA.**  
FAX: 01957-225533. xenrbbandipora@gmail.com

**NOTICE INVITING TENDERS** DATED:-20-12-2023

For and on behalf of the Lt. Governor of Union Territory J&K e-tenders (In single cover system) are invited on percentage age basis from approved and eligible Civil registered with Union Territory J&K Govt., CPWD, Railways and other State/ Central Governments for the following works.

S.No	Name of work	Estt. Cost (Rs in lacs)	Cost of Tender document (IN Rs.)	Earnest money (IN Rs.)	Time of completion	Time & Date of opening of Bid	Class of contractor	Major Head of Account	Project Authority
1	Construction of Boundary Wall at PS Coolie Mohalla Panar.	10.00	1100 (indicate name of work with NIT serial no. on TR)	20,000	40 Days.	27-12-2023 10:30 AM	"CEE" "DEE"	Capex Budget 2023-24 (Elementary & Secondary Education Sector)	Education Department Kashmir

**Position of AAA=** **Accorded**

1. The bidding documents consisting of qualifying information, eligibility criteria, specifications, Drawings, bill of quantities (B.O.Q), set of terms and conditions of contract and other details can be seen/ downloaded from the Departmental website www.jktenders.gov.in as per schedule of dates given below
 

1.	Date of issue of Tender Notice	20-12-2023.
2.	Period of downloading of bidding documents	From 20-12-2023. 6:25 PM
3.	Bid Submission Start date	20-12-2023. 6:25 PM
4.	Bid Submission End date	26-12-2023 upto 04.00 P.M.
5. Last Date for receiving the hard copy (Original DD & EMD)  
Hard copies shall be obtained only from the bidder who is declared as lowest bidder (L1) at the time opening of tenders. The cost of tender document will be collected through e- Challan/Treasury 0059. However the successful bidders will submit the same after the opening of Bids online. Note: All bidder must upload EMD in shape of CDR/FDR pledged to Executive Engineer R&B Bandipora @2% of advertised Cost
6. Date & time of opening of Bids (online)  
27-12-2023 at 10:30 AM in the Office of the Executive Engineer R&B Division Bandipora  
Note: The Bidder will mention the Contact No. and Bidder Name in the BoQ

2. Bids must be accompanied with cost of tender documents under MH-0059 in shape of Treasury Receipt favoring to Executive Engineer (R&B) Division Bandipora (tender inviting authority). Indicating S.No of Nit, Name of work and Earnest Money / Bid Security in shape of CDR / FDR pledged to Executive Engineer (R&B Division Bandipora (Tender receiving authority).
3. The bidder who is declared as L 1 shall deposit 5% Performance security of the allotted cost in shape of CDR/FDR Pledged to Executive Engineer R&B Division Bandipora (Tender inviting authority) and the 2% EMD shall be Released in favour of the successful bidder only after the receipt of 5% performance security.
4. All other terms, conditions are as per PWD Form-25 (Double agreement)

No:-EE/R&B/Bandi 5613-21.  
Date: 20-12-2023.

DIPK-14071-23  
DT: 21/12/2023

Sd/= Executive Engineer (R&B) Division Bandipora

## India Train Behind Closed Doors Ahead Of SA Tests

Press Trust of India

**CENTURION:** Shubman Gill was at his silken best during Indian team's intra-squad training game here at the Tuks Oval on Thursday even though there wasn't an opportunity to get a glimpse of that enchanting sight.

Coming in at No. 3, Gill helped himself to a hundred on the second day of the three-day match, playing all the bowlers with consummate ease, adding a dash of confidence in him ahead of the two-match Test series against South Africa beginning on December 26.

The Tuks Oval in Pretoria has been kept out of bounds for media even as the Indian team went ahead with their match simulation ahead of the Boxing Day Test.

The venue is around 45-minute drive from the Supersport Park in Centurion where the first Test will be held.

Trying to keep their cards close to the chest, head coach Rahul Dravid



and team management didn't want the match to be watched by outsiders as it can give a clearer idea about their strategy to be deployed against the Proteas.

Closed door trainings are a common feature among world's football team's (club and country) where media is only allowed to watch warm-ups and then asked to leave when coaches come to tactical training.

But Indian cricket team over the years, has at times, uses the 'Closed Door' policy to keep media at bay for the entire duration.

Apart from Gill, Yashasvi Jaiswal also got himself a half-century before being retired out in order to give others a chance to bat.

Meanwhile, Ruturaj Gaikwad's finger injury could possibly warrant a few more days of rest and the Maharashtra right-hander

might not be in contention to be selected for the first Test.

Gaikwad had hurt his ring finger during second ODI and wasn't selected for the third match against SA on Thursday.

However, Gaikwad not being considered for selection will not be a big deal as far as Test matches are concerned since all slots in batting order are filled as of now.

## ICC Reprimands Usman Khawaja For Wearing Black Armband

Agencies

**DUBAI:** Australia's Usman Khawaja was reprimanded by the International Cricket Council (ICC) on Thursday for sporting a black armband after the global body's rules prevented him from wearing shoes with messages of support for Gaza in a test against Pakistan. Khawaja had the messages "Freedom is a human right" and "All lives are equal" on his boots in the colours of the Palestinian flag during training before the opening test of the three-match series last week, which the hosts won by 360 runs in Perth.

The Pakistan-born opener intended to wear the boots in the game, according to Australian media reports, but was unable to do so under ICC regulations that prohibit messages related to political, religious or racial activities or causes. He instead wore a black armband and the ICC said he was in breach its Clothing and Equipment Regulations.

"Usman displayed a personal message (armband) during the first test match against Pakistan without seeking the prior approval of Cricket Australia and the



ICC to display it, as required in the regulations for personal messages," an ICC spokesperson said. "This is a breach under the category of an 'other breach' and the sanction for a first offence is a reprimand." Khawaja, who scored 41 and 90 in the first test, had said he believes the statements on his shoes

in support of the people of Gaza were not political and vowed to fight the ICC. Israel's ongoing assault on Gaza in response to the deadly Oct. 7 cross-border attack by Hamas has killed thousands of Palestinians. England all-rounder Moeen Ali, who like Khawaja is a Muslim with Pakistani heritage, was

banned by the ICC in 2014 from wearing wristbands featuring the slogans "Save Gaza" and "Free Palestine". The ICC did, however, allow players to "take the knee" before international matches in support of the "Black Lives Matter" movement in 2020 and 2021. The second test begins on Dec. 26.

## JKSWS Organises Zabarwan Trekking Event



Observer News Service

**SRINAGAR:** Jammu & Kashmir Sports Welfare Society organised a day-long Zabarwan Trekking Event in collaboration with Al-Noor Para Medical Institute on Thursday here. Students of Al-Noor Para

Medical Institute participated in the event. Later on, participation certificates were distributed among all participants and supporting staff by General Secretary, J&K Sports Welfare Society in the presence of Director Al Noor Para Medical Institute Shah Faisal.

## IZDL Kho Kho & Tug of War Event Held In Shopian



Observer News Service

**SHOPIAN:** Department of Social Welfare in collaboration with Department of Youth Services and Sports on Thursday organised an Inter Zonal District Competition in Kho Kho and Tug Of War under "Beti Bachao Beti Padhao" at Sports Stadium Batapora here.

The event was held to raise awareness regarding the importance of girl child

and her education.

Students from different zones participated in the competition.

The programme was inaugurated by the Secretary to the Government, Youth Services and Sports, Sarmad Hafeez.

The event was attended by ADDC Shopian, Dr. Nasir Lone; ADC, Shopian, Dr. Zakir Hussain Faaz; ACD, Shopian, Hilal Ahmed Jeri; Dy.SP, DSWO, TSWO and others.

## J&K Bank Beats Downtown Heroes To Lift Gold Cup Title



Observer News Service

**JAMMU:** J&K Bank XI defeated Downtown Heroes 1-0 on Thursday in the final match of the 17th Christmas Gold Cup Football Championship at Synthetic Turf, Parade Ground here.

Advisor to LG Rajeev Rai Bhatnagar was in attendance as J&K Bank captain Aakif Reshi scored the game's only goal.

The action-packed match saw an intense battle between the two rivals. With the scores locked at 0-0, Downtown Heroes entered the second half, hoping to continue upsetting J&K Bank, after pipping them to Srinagar Premier Division 2023 title.

However, the Heroes had Mehran sent off in the 65th minute, with a hun-

gry Bank side looking to reassert their dominance.

J&K Bank's persistence paid off late in added time, as their talismanic forward Aakif Reshi scored the winner in the 95th minute.

Other dignitaries present on the occasion included Nuzhat Gul, Secretary J&K Sports Council, and RK Chibber Chairman J&K Bank.

J&K Football Association congratulated the Bank XI on their win.

"J&K Bank has been a cornerstone in supporting and nurturing football talent over the years," the JKFA said in a statement. "We salute J&K Bank for their outstanding achievements and continuous efforts in shaping the football landscape," it said.

## Open Kashmir Badminton C'ship Begins At Indoor Stadium

Observer News Service

**SRINAGAR:** The Open Kashmir Badminton Championship commenced Thursday at Sher-i-Kashmir Indoor Sports Complex here.

The championship is being organised under the banner of "My Youth My Pride" by Jammu and

Kashmir Sports Council in collaboration with J&K Badminton Association.

The tourney, concluding on 25th December, has as many as 300 players of different age groups taking part in the five-day event.

"Despite cold weather conditions players especially small players are

enjoying the game of Badminton. Players as well as parents appreciated the initiative of the Sports Council and thanked the Secretary Sports Council for engaging youth in sports to keep them away from present social evils," the JKSC said in a Facebook post.



## Malik Quits Wrestling After Bhushan Loyalist Named WFI Chief

Press Trust of India

**NEW DELHI:** Rio Olympic bronze medalist Sakshi Malik on Thursday announced her retirement from the sport, protesting against Brij Bhushan Sharan Singh loyalist Sanjay Singh winning the Wrestling Federation of India (WFI) election for the top job, here.

Sanjay, a close associate of outgoing WFI chief Brij Bhushan became the new WFI president with his panel winning 13 of the 15 posts in the elections here on Thursday.

"We fought from our heart, but if a man like Brij Bhushan, his business partner and a close aide is elected as the president of



WFI, I quit wrestling," said a teary-eyed Sakshi, and kept her shoes on the table in a dramatic announcement.

"We wanted a female president but that did not happen," the 31-year-old, who is also a CWG gold medalist, added.

Ahead of the elections, Olympic medal-winning

Bajrang and Vinesh Phogat, who addressed media after elections, did not say whether they will retire from the sport.

"It's unfortunate that government did not stand by its word that no Brij Bhushan loyalist will contest WFI election," Bajrang said.

"Upcoming women wrestlers will also face exploitation," Vinesh added.

**Newly-Elected WFI Body Cancels All Decisions Taken By Ad-Hoc Panel**

The newly-elected body of the Wrestling Federation of India (WFI) on Thursday cancelled all the decisions taken by the Bhpender Singh Bajwa-led ad-hoc panel, that had recently changed the Olympic selec-

tion criteria and announced hosting of senior National Championship in Jaipur. Hours after winning the WFI polls, 13 of the 15 elected members met at a city hotel here and discussed the way forward.

"The ad-hoc panel had announced that senior nationals will be held in Jaipur in January but this decision has been cancelled. In fact, all the decisions taken by the ad-hoc panel have been cancelled," a WFI source told PTI.

"The Olympic selection trial criteria which was announced by the ad-hoc panel does not stand. We will host the U15 and junior Nationals in Gonda from December 28 to 30," added the source.

## Man Utd, Bayern Commit To UEFA After Super League Verdict

Agencies

**MANCHESTER:** Manchester United said they remain committed to playing in competitions run by UEFA despite Thursday's EU court verdict which said Europe's soccer governing body and FIFA contravened EU law by preventing the formation of a Super League.

United were one of the 12 clubs involved in the formation

of the breakaway Super League in April 2021 but pulled out due to pressure from fans, governments and players.

"Our position has not changed. We remain fully committed to participation in UEFA competitions, and to positive cooperation with UEFA, the Premier League, and fellow clubs through the ECA on the continued development of the European game," the club said.

Liverpool, Manchester City, Chelsea, Tottenham Hotspur, Arsenal were the other five Premier League clubs involved. Two months after the six English clubs pulled out of the project in 2021, they said they would offer a combined 22 million pounds (\$27.78 million) as "a gesture of goodwill" to go towards the good of the game, including new investment to support fans, grass-

roots football and community programmes.

The Premier League said they would face a 30-point deduction if they attempt a similar move in future and each would be fined 25 million pounds for any such breakaway attempt. Bayern Munich said it was committed to UEFA competitions, saying the door for the Super League "remains closed" for the Ger-

man champions.

"The Bundesliga is the foundation of FC Bayern, just as all national leagues are the foundation of other European football clubs," Bayern CEO Jan Christian Dreesen said. "It is therefore our duty and our deep conviction to strengthen them, not to weaken them. We are also committed to the European club competitions under the umbrella of UEFA."

**THE JAMMU AND KASHMIR BANK EMPLOYEES UNION**  
UNIT KASHMIR (AFFILIATED TO AIBEA)  
Munawarabad, M.A Link Road Srinagar

Esteemed MD & CEO of Jammu and Kashmir Bank Mr Baldev Prakash was acknowledged as India's impactful CEO at India's conclave 2023 for his commendable leadership and commitment to positive changes. Its a proud moment for this great institution and its employees, we the JKBEU Kashmir unit on behalf of JK Bank workman congratulate you on this great achievement. Thank you Sir for taking our beloved institution to great heights. Wishing you to continue this success story for achieving even greater heights personally and professionally.

**Regards**  
**Sajad Ahmad Bhat**  
General Secretary JKBEU

ABBAS ADS: 7006444730